JOHN BULL

Vol. II. No. 37. | SATURDAY, FEB. 16th, 1907. | ONE PENNY.

[Registered at the G.P.O. as a Newspaper.

The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY, M.P.

Contents

"Hit Him First and Hold Him After."

The World, The Flesh, and The Devil.

John Bull's Biscuits.

Mr Dooley on Marriage.

ohn Bull's Womenfolk.

John Bull in the City.

John Bull in the Courts.

The Hurly Burly.

John Bull's Post-cards.

The Cartoons.

The Tragedy.

Bull's Eyes.

Letter Bag.

The American Girl in Paris.

Racing, etc.

This Prospectus has been filed with the Registrar of Joint Stock Companies.

THE BANKERS' PUBLICATIONS AND COLLEGE, LIMITED,

(Incorporated under the Companies' Acts, 1862-1900.)

CAPITAL £8,000

Divided into
4,000 Seven per Cent. Cumulative Preference Shares of £1 each.
4,000 Ordinary Shares of £1 each.

DIVIDENDS.

The Preference Shares carry a fixed Cumulative Dividend at the rate of Seven per cent. per annum on the capital for the time being paid up thereon, and rank both as regards Dividend and Capital in priority to the Ordinary Shares, but without any further right to participate in the profits or assets.

1,365 of the Preference Shares and 1,500 of the Ordinary Shares will be allotted to the Vendors as fully paid-up Shares in accordance with the Agreements hereinafter mentioned, and 2,500 Ordinary Shares are held in reserve for future issue (if required).

NOW OFFERED FOR PUBLIC SUBSCRIPTION.

2,635 SEVEN PER CENT. CUMULATIVE PREFERENCE SHARES OF £1 EACH.

5s. per Share on Application.
5s. ,, ,, ,, Allotment.
5s. ,, ,, One Month after Allotment.
5s. ,, ,, Two Months after Allotment.

DIRECTORS.

T. EDWIN COPELAND, F.S.A.A., A.C.I.S., Cert. Assoc. Inst. of Bankers (Chartered Secretary and Incorporated Accountant), 21, Victoria Avenue, Bishop Auckland (Managing Director).
HERBERT H. W. PERKINS, F.S.S., Cert. Assoc. Inst. of Bankers (College Principal and Tutor), 31, Marine Parade, Eastbourne.
EDWIN RICHARDSON (Press Representative), 19, Ledbury Road, Pembridge Square, London, W.

SOLICITORS.

IVON BROWN AND CLUTTON, 12, Great James Street, Bedford Row, W.C.
T. W. WELDON, Victoria Chambers, South Parade, Leeds.

AUDITORS.

SCHULTZ, COMINS AND CO., Chartered Accountants, Cannon Street, E.C.

BANKERS.

LLOYDS BANK, LIMITED, 222, Strand, W.C.

REGISTERED OFFICE.

33, CHANCERY LANE, W.C.

MANAGING DIRECTOR AND SECRETARY.

MR. T. E. COPELAND.

PROSPECTUS.

This Company has been formed for the purpose of acquiring as going concerns (*a*) the well-established business known as "The Bankers' Correspondence College," now carried on from Kingsley Chambers, Bishop Auckland, by the vendors, Messrs. T. E. Copeland, H. H. W. Perkins, and T. H. Taylor; (*b*) the valuable newspaper property known as "Bank Notes," the property of the Banking Press, Limited, and carried on from 33, Chancery Lane, London, W.C.; also the various other properties belonging to, and businesses carried on by the Banking Press, Limited, including the Banking Press Lending Library, The Bankman's Library, etc.

The amalgamation of the Bankers' Correspondence College with the Banking Press, Limited, will be mutually advantageous. The College will thereby have an excellent medium in "Bank Notes" for advertising their Correspondence Classes gratis, and in addition, by having a Lending Library for the use of their students, numbers of men will be induced to enrol for tuition who otherwise would not do so. Material economies in management will also be effected, and the College will have the great advantage of being conducted from a London address.

Correspondence Classes for the examinations of the Institute of Bankers were first inaugurated by Mr. Copeland in 1901, and they at once met with great success. During the last five years successes have averaged over 50 per cent. of entrants, and in some subjects in occasional years have reached the phenomenal figure of 97 per cent.

The remarkable and progressive growth of the College may be evidenced by the following certificate of Messrs. Schultz, Comins and Co., Chartered Accountants, 50, Cannon Street, E.C.:—

31st December, 1906.

We have examined the books of the Bankers' Correspondence College for the period from 1st July, 1903, to 30th November, 1906, and beg to certify that the College fees received for the three years and five months are as follows:—

	£	s.	d.
Year ending 30th June, 1904	362	10	6
,, ,, ,, ,, 1905	460	15	6
,, ,, ,, ,, 1906	1,052	8	8
Five months ending 30th November, 1906...	700	0	7

(Signed) SCHULTZ, COMINS AND CO.,
Chartered Accountants.

The tuition has recently been extended to the examination of the Scottish and Irish Institutes, with most satisfactory results.

The number of candidates for the examinations is steadily increasing, as is shown by the following table:—

Year		No. of Candidates.			No. of Candidates.			No. of Candidates.
1902 ...	England	1,503	...	Scotland	465	...	Ireland	146
1903 ...	,,	1,764	...	,,	524	...	,,	189
1904 ...	,,	1,916	...	,,	613	...	,,	176
1905 ...	,,	2,210	...	,,	706	..	,,	165
1906 ...	,,	2,554	...	,,	793	...	,,	142

Most of the Banks now offer financial inducements to their clerks to enter for them, and some Banks already make them *compulsory* for all new clerks. It is probable that all Banks will, in the near future, adopt this latter course.

The number of Students at present on the College Register is about 700, and, as the majority of these cannot complete their examinations in March and April, 1907, the College may with every confidence rely upon the greater portion re-booking in the summer. Consequently, fees of some £1,000 are already assured for the year 1907, and with the usual advertising effected in ordinary course, it may reasonably be anticipated that they will approximate £1,500.

The monthly journal, "Bank Notes," inaugurated in December, 1904, may now justly claim to be the recognised organ of Banking throughout the British Isles, India and the Colonies. Indeed, it has the field to itself, and, judging by the hundreds of most eulogistic letters which have been, and still are being received, from all parts of the world, it fills a long-felt want among Bankmen generally. The paper has now an assured position, and with sales steadily increasing, it will be a good source of revenue to the new Company. But, apart from this, it will be of inestimable value as a free advertising medium for the College, the Lending Library and the sale of books. It is not intended to in any way alter its present features or policy, which have hitherto proved so acceptable to Bankmen generally.

The Banking Press Lending Library now contains over 1,000 volumes on Banking, Finance, Political Economy, and kindred subjects. The demand for books during the last year has far exceeded anticipations, and it is purposed to materially increase the number of books in the Library in the near future.

The Banking Press, Limited, have also commenced what promises to be a most successful publising business. Arrangements have been made and contracts entered into for a series of new handbooks, to be known as "The Bankman's Library," the first of which, "A Guide to English Banking Examinations," published in October, 1906, was an instantaneous success, the first stock being exhausted within two months of publication. Several other books have already been arranged for, some of which are at present in printers' hands. It should be pointed out that their use will be made compulsory by Students of the Bankers' Correspondence College, thus assuring a sufficiently large sale to make their success a certainty.

An estimate (prepared by Mr. Copeland) of the profit which it may reasonably be supposed will be earned during the first year is as follows:—

Dr.	£	Cr.	£
To Managing Director's Salary..	225	By Gross College Fees	1,500
,, Tutors' Fees (pro rata to gross fees)	450	,, Net Profits from "Bank Notes," Library, and Book Publishing	200
,, General Expenses	325		
,, Balance (profit)	700		
	£1,700		£1,700

The amount required to pay 7 per cent. dividend on the Preference Shares is £280, thus leaving £420 for Reserve and Dividend on Ordinary Shares.

The purchase price payable by the Company for the Bankers' Correspondence College has been fixed by the Vendors, who are the promoters of this Company, as follows:—Stock of printed and duplicated papers (notes, solutions, test sheets, etc.), typewriter, Roneo duplicator, Cutler desk, etc., £250; goodwill, £3,000; making together £3,250.

The purchase price of £3,250 is apportioned between the Vendors as follows:—To Mr. T. E. Copeland, £1,930; to Mr. H. H. W. Perkins, £710; and to Mr. T. H. Taylor, £610; and will be satisfied as follows—that is to say: To Mr. T. E. Copeland as to £1,040 in cash, and as to the balance of £890 by the allotment of 890 Ordinary Shares credited as fully paid-up; to Mr. H. H. W. Perkins as to £380 in cash, and as to the balance of £330 by the allotment of 330 Ordinary Shares credited as fully paid-up; to Mr. T. H. Taylor as to £330 in cash, and as to the balance of £280 by the allotment of 280 Ordinary Shares credited as fully paid up. The address of Mr. T. H. Taylor, one of the above Vendors, is "Kensington," Cockton Hill, Bishop Auckland.

The purchase price for the property of the Banking Press, Limited, has been fixed by the Directors, some of whom are the promoters of this Company, at £1,365, which will be satisfied by the allotment to the Shareholders in such Company, or their nominees, of 1,365 fully paid-up 7 per cent. Cumulative Preference Shares of £1 each in the Bankers' Publications and College, Limited, nothing being charged for the Goodwill, and the purchasing Company discharging all liabilities as on 31st December, 1906.

The Vendors of the Banking Press, Limited, are the Directors of that Company for and on behalf of the persons whose names, addresses, descriptions and holdings in the said Company are contained in the schedule of allottees to the agreement for sale and purchase hereinafter mentioned.

The interest of the said T. E. Copeland (Director of this Company) in the Banking Press, Limited, is 801 shares of £1 each credited as fully paid-up, the interest of the said H. H. W. Perkins (Director of this Company) is 76 shares of £1 each credited as fully paid-up, and the interest of Edwin Richardson (Director of this Company) in the Banking Press, Limited, is 75 shares of £1 each credited as fully paid-up.

Mr. Copeland, Mr. Perkins and Mr. Taylor have agreed to act as Tutors for a term of at least five years. A draft agreement has been prepared, and will be entered into between the Company and Mr. Copeland, whereby his services as Managing Director for a term of at least five years will be secured.

The Tutors on the permanent staff of the College are: Mr. T. E. Copeland, F.S.A.A., A.C.I.S. (Cert. Assoc. Inst. of Bankers, Eng.), Mr. Herbert H. W. Perkins, F.S.S. (Cert. Assoc. Inst. of Bankers, Eng.), Mr. T. H. Taylor, A.S.A.A. (Inter. and Final Certificates Chtd. Inst. of Secretaries), Mr. E. F. Thompson, L.C.P. (Double Honours), Mr. G. Mackenzie (Member, Honours, Inst. of Bankers, Scot.).

The following contracts have been or will be entered into:—Between T. E. Copeland, H. H. W. Perkins and T. H. Taylor (proprietors of the Bankers' Correspondence College) of the one part, and T. E. Copeland on behalf of this Company as well as on his own behalf of the other part, for sale and purchase of the Bankers' Correspondence College aforesaid.

A draft agreement has been prepared between this Company of the one part and Tom Edwin Copeland of the other part, being the agreement for service above mentioned by which he is to serve the Company on the terms therein stated for a fixed term of five years.

A draft agreement has been prepared between the Banking Press, Limited, of the one part, and this Company of the other part, being the contract for the sale and purchase of the undertaking of the Banking Press, Limited, and of the assets, debts, and liabilities of the Company.

The preliminary expenses are estimated not to exceed £150, and will be discharged by the new Company.

The minimum subscription on which the Directors may proceed to allotment is £100.

The Articles of Association provide that the qualification of a Director is to be the holding of 100 shares of £1 each in the Company, and that the remuneration of the Directors shall from time to time be determined by the Company in General Meeting. The agreement for service with the said Tom Edwin Copeland as Managing Director and Secretary provides that his remuneration shall be £225 per annum, which the Company agrees to increase if at any time during the said term of five years the profits shall justify such increase.

Power is reserved in the Articles of Association for the Company to pay commissions, either in cash or shares, up to £20 per cent., for the subscription of Capital, and upon the present issue, the Company will pay a brokerage of sixpence per share on all shares allotted in respect of applications bearing brokers' or agents' stamps.

Applications must be made on the accompanying form, and sent direct to the Company's Bankers with the amount of 5s. per share deposit. Where no allotment is made, the deposit will be returned in full. Where the number of shares allotted is less than the number applied for, any surplus will be applied to the payment of the amount due on allotment. Failure to pay any future instalment on shares allotted when due will render previous payments liable to forfeiture.

The Certificate of Messrs. Schultz, Comins and Co., Chartered Accountants, copies of the above-mentioned Contracts, Memorandum and Articles of Association of the Company, can be seen at the Offices of the Company's town Solicitors, Messrs. Ivon Brown and Clutton, 12, Great James Street, Bedford Row, London, W.C.

Prospectuses and Forms of Application for Shares may be obtained at the Company's Offices, 33, Chancery Lane, W.C.; or at the Company's Bankers, Lloyds Bank, Limited, 222, Strand, London, W.C.

Dated 21st January, 1907.

THE BANKERS' PUBLICATIONS AND COLLEGE, LIMITED.
ISSUE OF 2,635 SEVEN PER CENT. CUMULATIVE PREFERENCE SHARES OF £1 EACH.

FORM OF APPLICATION.

To the Directors of
THE BANKERS' PUBLICATIONS AND COLLEGE, LIMITED.

GENTLEMEN,—

Having paid to Lloyds Bank, Limited, the sum of £..... being 5s. per share on ..... shares of the above-named Company, I request you to allot to me that number of shares, and I agree to accept the same or any less number you may allot to me upon the terms of the prospectus of 21st January, 1907, and to pay the balance of 15s. per share as thereby provided; and I authorise you to place my name on the Register as the holder of the said shares.

Signature .....
Name (in full) .....
Address .....
.....
Description .....
Date .....1907.

PLEASE WRITE DISTINCTLY.

JOHN BULL.

Politics without Party—Criticism without Cant:
Without Fear or Favour—Rancour or Rant.

Vol. II. No. 37. Saturday, February 16th, 1907. One Penny.

IMPORTANT NOTICE.

The Offices of JOHN BULL *have now been removed to* 4, RED LION COURT, FLEET STREET, LONDON, *where, in future,* ALL COMMUNICATIONS *must be addressed, except in regard to advertisements (see notice below).*

Letters must be addressed to the Editor, or the Publisher, according to whether they relate to Editorial or business matters.

All editorial inquiries MUST BE MADE BY LETTER.

All matter appearing in JOHN BULL, *unless otherwise signed, is editorial.*

TO ADVERTISERS.

Arrangements have been made with Messrs. Greenberg & Co., Ltd., of 80, Chancery Lane, London, W.C., who will in future conduct all advertising business connected with this journal, and to whom advertisers desiring spaces must apply for particulars.

SUBSCRIPTION RATES.

PER ANNUM, POST FREE.

UNITED KINGDOM — — — — — — 6s. 6d.
FOREIGN COUNTRIES WITHIN THE POSTAL UNION — — — 8s. 8d.
SHORTER OR LONGER PERIODS IN PROPORTION.

All business communications to be addressed to the Publisher, JOHN BULL, 4, *Red Lion Court, Fleet Street, London.*

THEATRES, ENTERTAINMENTS, ETC.

LONDON HIPPODROME
TWICE DAILY,
at 2 and 8 p.m.
AN ENTERTAINMENT OF UNEXAMPLED BRILLIANCE.

DALY'S THEATRE.—Produced by Mr. GEORGE EDWARDES, EVERY EVENING at 8.15, MATINEE EVERY SATURDAY at 2.30, the new Comedy Opera, entitled
"THE LADY DANDIES" (THE MERVEILLEUSES).
Box-office 10 to 10. Telephone 3995 Gerrard.

ALHAMBRA. — "L'AMOUR." GRAND BALLET.—
AGNES AND JULIUS ZANCIG.
"Two Minds with but a single thought."
URBANORA Up-to-date Pictures, etc;
Doors 7.45. Manager, George Scott.

DETECTIVE WORK.

Divorce and Confidential Inquiries Undertaken by
WM. PIERREPONT,
With SECRECY, ABILITY, and DESPATCH.
GO TO HIM IF BLACKMAILED, Troubled, or in Difficulties.
Special experience also in Will Cases.
WM. PIERREPONT, 27, Chancery Lane, W.C.
T.A.: "Bullseye, London." T.N.: 10,573 Central.
REFERENCES TO LEADING LONDON SOLICITORS.

WHY PAY RENT?

The BRITISH HOMES SCHEME enables Policy-holders to reap the benefit of their investment
DURING THEIR OWN LIFETIME
and in the event of premature death to leave their legal representatives in possession of a comfortable home free from any mortgage charge or encumbrance. Particulars post free. GOOD PROSPECTS FOR ACTIVE AGENTS.
BRITISH HOMES ASSURANCE CORPORATION, Ltd
6, Paul-st., Finsbury, E.C M. GREGORY, Managing Director.

"HIT HIM FIRST AND HOLD HIM AFTER."

The House of Commons is again in collar, and if the thumping majority which the present Premier has behind him do not utilise their strength for thumping—and thumping hard—then depend on it they will not hear of anything to their advantage when they have to face the country again. Having put up the fight, it is their business to see they win it with a knock-out. The country is tired of milk-and-water Ministries. It calls for fight, not for funk; for men, not for mummies. It wants to see the kid gloves off and the knuckle-dusters on.

If the present Government does not make history, assuredly it will make nothing—nothing, that is, except a pitiful, disastrous failure. No Ministry has had such a chance within living memory; and no Liberal Ministry will get such a chance again if this one fails. Excuses, no matter how plausible, will not count. Win they can, if win they will. It will not do to say the Opposition was obstructive; that the House of Lords was in the way; that they are not the masters of their destiny. If the Opposition obstruct, smash it without pity, shriek Mr. Balfour never so loudly. If the House of Lords is in the way, get to grips with it quickly, and keep it in the grips. If the House of Commons is not master, the forty-odd millions of people outside it are master, and when the lion is in the path let the ass keep out of the way. In a speech the other day Sir Lawson Walton said that in tackling the Peers the Liberals were in for grim business. It meant a revolution, and two or three dissolutions. It is true—if they mean business. We are the last to underestimate the tremendous constitutional difficulties of a struggle to mend or end the House of Lords, always supposing that the Lords meet the challenge, as they are able to do, by the full exercise of their powers, and do not slink out of danger by yielding to fear what they will not yield to common-sense. They have always acted on the principle that he who fights and runs away will live to fight another day. And the Liberals have always acquiesced in that principle.

But this time the House of Lords should not be allowed to escape, for this would mean that in a few years, as it always has meant, the Liberals will have to face the same Lordly veto on any and every democratic measure they propose for legislation. Gladstone had a splendid chance to deal with the Lords on the Franchise; he frittered it away in compromise. The chance comes to the Prime Minister—no, it comes to the Liberals independent of Sir Henry Campbell-Bannerman or any other member of the Ministry, and that chance will either be frittered away again or it will be utilised for its obvious purposes. Nothing can stop the impetus of this movement against the Lords in the country if it is a strong, purposeful reality instead of what Lord Randolph Churchill would have called "a gigantic humbug, a stupendous imposture, a prodigious fraud." If the Liberals are merely bluffing, then we warn them that it will be safer and wiser to take all they get from the Lords lying down.

We have spoken of the constitutional difficulties of the struggle. Everybody who thinks about them realises them. But Constitutions were made for peoples, not peoples for Constitutions. The Bastille was a constitutional difficulty. Where is it now? If the worst comes to the worst, if those who toil not, neither do they spin, will insist in standing in the way of those who both toil and spin, then it is an inevitable condition of human progress among free peoples that the constitutional shall be swept aside, and the extra-constitutional asserted. The compromises of timidity will be a betrayal of the country in this struggle. Let the Ministry understand that, and let the majority behind them remember that too. The country demands a fight to a finish. It would bitterly resent being hoaxed by a bluff.

THE WORLD, THE FLESH, AND THE DEVIL.

[*The Editor discourses upon passing events and topics of the day.*]

We have been reading the report of a lecture delivered by Miss Margaretta Hicks on "State Maintenance of Children," and we note it was listened to by "an appreciative audience"—presumably of men. There is a proverb about "bachelors' wives and old maids' children" which suggests itself after reading this lady's proposed reform. She says "State maintenance meant that the children should be fed, clothed, and housed by the nation, the national exchequer (not the rates) defraying the cost"—only this, and something more. May we suggest that the scheme leaves a few details untouched? For instance, if the State is to pay for the children, will not it have the right to say how many there shall be?—and if not, why not? If the normal run of the disease takes place, will Carter Paterson and Co. call for deliveries twice a week, or oftener if required, and will the goods be f.o.b. or c.i.f.? Then, again, the lady is vague as to the age at which the delightful business is to commence. Is the State to assume control at the end of the usual "nine days" or "at the month"—or is it only the thin end of the wedge, deferring the transfer to teething time? If our country is to be turned into a huge orphan asylum, would it not be as well, to save time, mishaps, and expense, that maternity "small halls" should be erected in close proximity?

Then, as to the rights and privileges of the State. Has Miss Hicks, up her sleeve, some further suggestion not yet worked out? Machine labour has increased so much of late years no one can quite see where it will end. There used to be a picture of a machine which turned old into young. Are there likely to be improvements suggested whereby the "old" are no longer required, the "young" being automatically incubated according to State requirements, supply and demand, fair wear and tear, and so on? And finally, dear madam, may we suggest a little experiment? Before again getting up on your hind legs to talk about things which, owing to various causes, it has not been your privilege to have had an opportunity of understanding at close quarters, may we point out that a temporary retirement from public life, and getting in touch with a desirable parti to arrange matters within the meaning of the Act, and so on, might lead to results you at present are unprepared for? Suppose, say, in twelve months or so, you have the opportunity of again appearing on a public platform, but on this occasion accompanied by a tiny morsel of humanity in "long clothes"—we believe that is correct, is it not?—well, perhaps you don't know—we ask you candidly, do you think you will feel quite so enthusiastic as at present for the State to relieve you of your burden, even though it is prepared to "feed, clothe, and house" the little brat—or darling, as the case may be? And, supposing you are still as foolish as at present—if the meeting assumes the aspect of a jury of matrons, and signifies its opinion of your attitude in manner prescribed by common sense, do you think of the fragments that remain of Miss Hicks there will be enough to fill twelve baskets? Frankly, we have too much respect for the mothers of England to believe for one moment your idiotic nonsense would even cause any of them to waste their time in coming to listen, unless intending to wipe the floor with something. My dear madam, the lunacy commissioners are much overworked as it is; but, like all busy people, they can always take on another little lot if required. You have no more right to speak of these things—much less to lay down the law upon them—than has a baby to teach its great-grandmother to suck eggs.

The misfortunes of amateur collectors of antiques frequently cause amusement. Here is one that is not devoid of humour. In the course of his travels a rich American collector recently discovered in the shop of a Polish curio dealer a kind of small tabernacle with columns surmounted with a dome in the Renaissance style. This specimen, stated the dealer, was used in the Jewish worship at the time of the persecutions. A sale was effected at the price of 500 dollars. In happy possession of the treasure, the American proceeded to Paris, and one day, in travelling on the Metro. Underground, he noticed at a station two specimens similar to the one he had purchased. They had the same form, the same columns, and the same dome. The only thing wanting was the "tinge of age." He made some inquiries, and was stupefied to learn that these little "tabernacles" were automatic distributors of chocolate!

Dr. Clifford is in favour of Secular Education, "with his own interpretation of the word 'Secular'." We beg to observe that we are Fiscal Reformers, with our own interpretation of "Fiscal Reform"; we are also in favour of the House of Lords, the Nonconformist Conscience, the Street Betting Act, and the Established Church—subject to "our own interpretation." In fact, we are in favour of everything.

What a chance there is for a new, and real, leader of a new, and real, Labour Party! That which at present goes by the name in the House of Commons—though composed of earnest and disinterested men—is, at the best, but a fortuitous conglomeration of undisciplined atoms. Keir Hardie is no more fitted to "lead" such a body than is Mr. A. C. Moreton. What is wanted is a man like Sir Charles Dilke—but Sir Charles Dilke is not available. Still, next session will be an Irish and a Licensing one, and during the interval Mr. Shackleton is available. He is too intense and uncompromising to make an ideal leader (such a man must be a diplomat as well as a demagogue), but later on the hour will produce the man.

There is one practical way of dealing with the Lords. Stop *their* supplies. In other words, let the Commons disallow the House of Lords' votes when the Estimates are under discussion. At present we vote about £100,000 a year for the upkeep of the Lords—its salaries, stationery, and other expenses.

Now, if the Commons refused to pay these any longer, it would automatically have the effect of fining every member of the Upper House a substantial sum, and would have the great strategical advantage of putting the Peers on the offensive as distinguished from the defensive. It has been said that the shortest way to an Englishman's heart is through his stomach, and we venture to predict that the quickest route to the Peer's conscience is through his pocket.

We have long been of opinion that for many reasons England is a queer place to live in. Till now, however, it has never seemed queer enough to induce us to insure against earthquakes. Business is being done in earthquake insurance in England, nevertheless. This magnificent idea of making all things safe appears to have arisen with a leading firm in Oxford Street, who have effected an insurance at ninepence per cent. for £250,000. Also the owner of estates in North Wales has arranged an earthquake insurance at one-and-six per cent. on £100,000; and it is anticipated that presently the man in the street and the woman in the boudoir will take similar precautions against the subterranean manifestations of a remarkable Providence. It may be admitted that an earthquake in Oxford Street, Regent Street, Park Lane, or Piccadilly would be aggravating, and none of our readers would care to be passing at the time the dome of St. Paul's toppled down—at all events, not while he was wearing a new silk hat.

The latest Guildhall magistrate to make a name for himself is Alderman Simmons, who seems to be an undisguised admirer of Sir Ralph Littler. The other day this amazing representative of justice sent a man to six weeks' hard labour, his first offence, for stealing the sum of twopence. What would have happened to him if he had stolen threepence heaven forfend that we should prophesy; but at Christmas he would probably be eating skilly instead of pudding. Apparently, because Justice is blind, Alderman Simmons believes that she should be idiotic and savage also. He can safely accept the assurance of these presents that he is utterly erroneous, wildly illogical, and ridiculously aberrant. In fine and in short, he is on the wrong scent, wide of the mark, in the wrong box, and has not a leg to stand on.

Talking of the Guildhall reminds us of the Mansion House. Consider the stupendous logic of the policeman who appeared in the witness box the other day against a man he had arrested on suspicion. "Policeman: I know one of the prisoners is a thief. The Alderman: How? Policeman: I've seen him associating with thieves." In this case the Alderman properly told the policeman that he was talking nonsense, and expressed the blessed hope that he would learn how to give evidence before he appeared at the Mansion House again. But any exaggeration to get a conviction!

The earth is threatened with an alarming phenomenon. According to a tailors' paper the scheme of masculine dress for the coming season includes purple suits for men. The cloth has for several weeks been on exhibition in one of the shop windows of the Strand, erroneously described as the Land of the Midnight Son. The advantage of wearing a purple suit is that people will be able to see you afar off and make a timely strategic movement in the direction of the utterly invisible. But it is not the kind of suit to wear if you owe a man money. You never know when you may meet your tailor, or your lawyer, or your landlord.

Apropos of the modes, the sex which is not ours will be delighted to know on high authority that "pyjama suitings" are inspiring the fancy blouse trade, and will be awfully sweet wear for the spring and summer. One of these chilly evenings husbands will search all over the place for their pyjies, only to discover that their wives have turned them into fashionable blouses. That will be the last straw. Pyjamas are the only garment out of a large wardrobe he has been able to retain exclusively for himself. The sex have got all the others —bar none.

As the Rev. R. J. Campbell is away on his annual winter holiday, he may not have noticed the opinion of a north-country critic, who asserts that his diatribes against the fundamentals of Christianity are a heterogeneous conglomeration of hyrogliphical phraseology. Fine words, but hard on tongue to roll 'em—one wonders where on earth he stole 'em!

Trade must be improving with that tremendous statesman, Mr. Keir Hardie. Speaking at Merthyr Tydvil, he confided to his audience that he had "lately had some experience of the income-tax," from which we gather that the surveyors and the collectors have caught him making money. One of the horrible things in this life is being found out. It is at once the greatest of mistakes and the most heinous of sins; and nobody will be surprised that the result in his startling case is that "he will delightfully vote for the middle-class tax being reduced one-half on condition that the tax on the £25,000,000 of the wealthy is increased." Personally, we will vote for the middle-class tax being reduced one-half in any circumstances or conditions whatsoever. We have a philanthropic yearning to save Mr. Hardie's pocket.

The utterly indefensible way in which the name of Mr. James Horlick was dragged into that case in the Law Courts the other day, and the still more indefensible way in which it was made the subject of ridicule, is surely open to severe censure. The case was one to which he was not a party at all. He had been approached by a man who secured his sympathetic interest in the 4th Imperial Yeomanry, and Mr. Horlick, out of a sense of patriotism, gave a subscription of £5,000. Afterwards it turned out that the man expected, and he said he was promised by the Commanding Officer, Colonel Wallace, a commission of £250 if the subscription were obtained, and it was thrown at Mr. Horlick in court that he gave his subscription in order to secure a knighthood through the interest of the Honorary Colonel, the Prince of Wales. Of course there is no truth whatever in that offensive suggestion. Nobody who knows Mr. Horlick will believe for one moment that his subscription was given to this volunteer regiment from any other motive than that of relieving it from monetary embarrassment. It is not credible that a keen business man and a man of the world such as Mr. Horlick is known to be supposed that his subscription was the purchase-money for a knighthood, or that, if Colonel Wallace tried to flatter him with any hope of the kind, it was received with anything more than polite incredulity. Knighthoods may be very cheap in these days, but the Lord Chief Justice notwithstanding, they are not yet allowed to be hawked about by commission agents and Colonels of Volunteers. Besides, Mr. Horlick could have had as many knighthoods as he liked by this time.

Bond Street appears to have convinced itself that the trend of the day is in discarding decolleté gowns for ladies as evening wear. It seems that the Princess of Wales was observed at the theatre one evening wearing a pale blue gown "cut high," and that society is inclined to copy. Undoubtedly the decolleté gown is often alarming in its indiscreet disclosures, but if ladies *will* undress for the reception and the theatre, that is their affair. They seem to have got quite used to the draughts.

Whilst we look upon the hereditary principle in legislation as no less dangerous than absurd, we cannot say that we admire the manner in which the controversy is being carried on by Mr. Bruce Glasier in the *Labour Leader*. He makes himself merry at the expense of dukes, whom, with the exception of the Duke of Devonshire and the Duke of Portland ("a soldierly sort of chap"), he finds despicable and insignificant. The Duke of Devonshire, however, lost Mr. Glasier's respect because he "rubbed away a dribble from the ducal nose with the back of his ducal hand." Then Mr. Bruce Glasier looks down from his intellectual heights upon the late Duke of Argyle, whom he singles out for ridicule as "a diminutive, bantam-cocky personage!" This kind of thing is inverted snobbery, and it is to be regretted that it should be the production of a middle-class man, with a decent education, posing as a Labour Leader. If the middle class can do no better for the Labour Party than this, we should advise them to stick to their own class.

Mr. Bruce Glasier's article, and especially his mention of the late Duke of Argyle, brings to mind an old story. The late Duke of Northumberland was (pace Mr. Bruce Glasier) a tall and stately gentleman. He and the late Duke of Argyle were travelling north, and had intended to be alone, when, at the last moment, a commercial traveller was thrust into their carriage. This gentleman entered into conversation with the two dukes, and proved to be somewhat democratic in his opinions. He

expressed himself freely upon the weaknesses, the vices, and the general failings of the aristocracy. The train stopped especially at Alnwick to set down the Duke of Northumberland. Seeing him alight, amid the bowing and scraping of the railway officials, and ministered to by a troop of flunkeys, and upon being told of the identity of his late travelling companion, the "commercial" turned aghast to his remaining one and exclaimed, "Well, to think of his talking like that, so easy and affable, to two little bounders like you and me!"

A "game company" announces a series of "Educational Games" for children, including such subjects as "Population," "Mythology," "Vulgar Fractions," "Decimals," etc. We can imagine the joy of the first youngsters who received these at Christmas, and who spent a riotous Boxing Day in the improvement of their little minds. But the gem of the list is the "New Testament Game (1s. 7½d.)," with "illustrations from the old masters," which the advertisement states will prove "of great assistance in the study of the New Testament." We suppose now that the strictest of Nonconformist families will be encouraging their children to play cards on Sundays!

Those of our readers who understand French will appreciate the slip of a correspondent, who refers to General Booth's new Suicide department as a "Bourreau."

We have received several subscriptions to the Ben Tillett Fund, a list of which we will publish in our next issue.

John Bull's Biscuits.

Award No. 195.

For inserting an advertisement for "care of children during day, or plain washing 9d. a dozen,"

THE *SOUTHEND STANDARD*
TAKES THE BISCUIT.

Award No. 196.

For announcing the marriage of "Charles Courtenay Roberts to Lucy Blanche Barker Cobb, only daughter of the late Richard Cobb and *Mr. H. A. Gardiner."*

THE *DAILY MAIL*
TAKES THE BISCUIT.

Award No. 197.

For publishing a photograph of the s.s. "Highland Fling," and explaining that she was being kept afloat by her watertight "bulwarks,"

THE *DAILY MIRROR*
TAKES THE BISCUIT.

Award No. 198.

For petitioning to divorce a husband who, on her own showing, stayed at home and washed the dishes and minded the baby in order that she might go to dances,

MRS. BERTHA ELLEN REYNOLDS
TAKES THE BISCUIT.

Award No. 199.

For telling an applicant that "whether he had a right to a summons or not, he should not think of granting one,"

MR. BIRON,
AT OLD STREET POLICE COURT
TAKES THE BISCUIT.

Award No. 200.

For pleading in extenuation, when charged with theft, that he was a very religious young man, a constant attendant at the Torrey-Alexander Mission, and a Sunday School teacher,

THOMAS YOUNG, OF CHELSEA,
TAKES THE BISCUIT.

MR. DOOLEY ON MARRIAGE

"Well, Sir," said Mr. Dooley, "though I'm an old man an' an old batch at that, nawthin makes me more sad thin th' busting up iv a fond romance. F'r, as Hogan says, 'tis love that makes th' wurruld go around.'"

"What ar-re ye talkin' about?" asked Mr. Hennessy.

"I was thinkin' an' weepin' over th' onforchnit endin' iv me young frind Count Boney's love affair," said Mr. Dooley. "I had a gr-reet inthrest in it fr'm th' beginnin'; I watched it fr'm th' day whin Boney marched up th' aisle while th' organ pealed off Mendelssohn's 'Weddin' March' to th' hour whin he stepped out iv th' back window while th' phonograph played 'I Don't Care If Ye Nivver Come Back.' An' I say to ye, Hinnissy, is there no more romance in th' wurruld? Is love extinct? Is marredge a failure? Must we all go back to wurruk?

"Count Boney, I read be the pa-apers, is th' sign iv wan iv th' most ancient an' haughtiest houses in fair Fr-rance. His father was a prom'nent polis officer iv that counthry, bein' Marshal iv Fr-rance at wan time. His club is now in th' possession iv the family or th' fam'ly pawnbroker, an' so is his badge an' his helmet. Th' ancient an' haughty house, like manny others, was not what it had been. It needed repairs. Wan tenant afther another had sold th' chandyliers off th' ceilin', th' carpet off th' flure, th' paper off th' wall, th' lead pipe out iv th' plumbin', ontil it looked as though it had been leased to th' Dimmycratic Cinthral Comity or used f'r a socyal party iv Pittsburg millyonaires. Whin th' sign iv th' house come iv age, his father called him to him an' says he: 'Me darlin' child,' he says, 'ye have all th' iddycation needed be a nobleman iv ye'er station. Ye ar-re expert in doolin', borrowin', an' pomadin' th' hair; ye play a fine game iv cards; ye know be their first name all the ladies iv th' chorus,' he says. 'Ye require no more schoolin', an' 'tis now ye'er jooty to sthrike out an' arne a livin',' he says. 'Alas,' he says, 'in these deginrate days on'y wan thrade is left open to our old an' illegal nobility,' he says. 'I allude to th' always arjoos but sometimes profitable pro-fissyon iv mathrimony. Here in our belle France,' he says, 'all th' best places ar-re took already, but,' he says, 'do ye set out f'r America, that land iv akel opporchunity. Go there, shut ye'er eyes, an' choose th' lady iv ye'er affections. A father's blessings go with ye,' he says. 'An',' he says, 'in ordher that ye may have an incintive to industhry,' he says, 'me beloved son,' he says, 'I've rinted ye'er room,' he says.

"So th' Count tightened his stays, had his hair curled, reddened his face with Bloom iv Youth, penciled his eyebrows, ontil he was th' picture iv a Parisyan athlete or American manicure, an' set out on his love mission. I raymimber whin he landed. Th' rayporthers met him an' asked him if he had anny baggage. 'I thought I wudden't br-ring anny over,' said he. 'It's on'y in th' way if ye have cuffs ye can turn, an',' he says, 'I expict to buy what I need in ye-er well-beloved counthry.' he says. 'Why have ye come?' asked th' gintlemin iv th' Press. 'I am in love,' says th' Count. 'I am devoured with a divine passion,' he says. 'Here in this land iv ye'ers lives th' woman I love,' he says. 'I can't sleep or eat ontil I see her,' says he, 'let alone buy anny clothes or joolry,' he says. 'An' what is th' name iv th' enchantress?' says th' Knights iv th' Goose Quill. 'It's wan iv these,' says th' lovesick swain, projoocin' a long list fr'm th' inside iv his hat. 'P'raps some iv ye cud tell me about thim. Th' lowest I cud hurl me mad passion f'r wud be tin millyon dollars, but,' he says, 'me foolish heart tells me I wud allow twinty per cint. reduction,' he says, 'f'r a blonde,' he says.

"It was a beautiful, simple coortship. Th' Count cud be discovered anny day settin' at his frugal meal feverishly readin' th' pages iv Bradstreet on 'Coortship an' Marredge in th' United States.' His wooin' was not all aisy. Manny a fortune destined f'r an English divoorce coort spurned him, an' at wan time it looked

as though war might break out between France an' England. But love will find a way, whin it is ar-armed with Poverty an' burglar's tools, an' th' Count was not to be rebuffed.

"Some years befure this there lived in this counthry a gr-reat cappytalist who had suoceeded be his own industhree an' th' carelessness iv others in accumylatin' a modest fortune whin th' tax collector came ar-round. It was almost, ye might say, blushin' at thim times. He was a pop'lar man. His picture was printed often in th' pa-apers, an' he was sometimes chased from his office to his home be his fellow-citizens. He was a gr-reat railroad man. Not that he knew annything about a railroad thrain fr'm firin' an engine to sellin' peanuts, but, Hinnissy, he was, as me frind Jim Hill wud say, th' conthrollin' spirit iv wan iv thim gr-reat agents iv civylization that binds in bands iv steel th' East an' West so tight that they can't even squeal, an' gives employment to thousands iv men like engineers, firemen, lobbyists, joodicyary, legislachures, lab'rers, an' mimbers iv Coroners' joories. He arly see th' Power iv th' Press, an' instead iv larnin' to ile a piston rod he studied printin' and became so good at it that he had a press in his back office where he cud be seen anny day or night in his shirt sleeves, runnin' off his favourite authors—Erie, Wabash, an' Missoury Passyfic. They were th' first coloured comic supplements, an' they were very laughable.

"But th' time come whin th' Press was stilled an' th' skillful hand that steered it moved no more. Th' financier was at rest, an' has bin so iver since, onless he has heard what happened to his money.

"Tord this charming fortune our distracted lover cast his eyes. He had no sooner looked over the records iv th' Probate Coort, than a mad passion seized him. Day be day he cud be seen hauntin' th' Stock Exchange, pale an' hollow-eyed. He had th' barber rumple his hair with hot irons. At night he stood outside th' safety deposit vaults playin' on a guitar an' serenadin' th' securities. Fin'lly he cud stand it no longer. He cud not repress th' throbbings of that fond heart or soothe ayether his own or his boardin' house keeper's fury. With th' impetchuseness iv his race he threw himself at th' feet iv th' simple American fortune. 'Be mine,' he said. An' it was. Th' fortune took th' Count.

"I well raymimber th' weddin'. It was enough to make ye cry. Th' church was filled with th' arrystocracy iv New York, th' proud old rayjeem, says th' pa-apers, that hes ruled th' wurruld iv fashion since th' repeal iv the Sherman act. Th' arrystocracy were separated fr'm th' vulgar be ropes iv pearls. A historian iv th' Press estimated that nine hundred an' eighty-three millyon dollars' worth iv diamonds reflected back the hues iv th' stained glass windows. An' amid wild cheers an' much bettin' on how long it wud last, th' clargyman accepted th' satisfactury an' certyfied check that united the oldest and haughtiest line in France with wan iv th' newest an' humblest fortunes iv America.

"An' now it's all over. Th' bloom is off th' rose. Th' romance has turned into a trajeedy. How did it happen? says ye. I'll niver tell ye, though I know. Ye're a rayspictable marrid man, an' 'tis not f'r th' likes iv ye to pry into th' domestic lives iv th' rich an' nobly bor-rn. I will say on'y this, that fr'm readin' th' pa-apers I've made up me mind that th' Count made love to th' alphybet. He did, I say he did. It's here in th' pa-aper in red an' white, Madame A, Madame B, Madame C—th' whole alphybet from A to Z. If I cud joke on such a subject I might tell ye he was in love with Madame A—Z. An' now he's lost his job. The sign iv a noble house has been taken down an' painted out. What is left iv th' Fortune has shook him. He's still in love, mind ye. A tender heart like that is ever faithful, no matter what happens to th' object iv its affections, an' th' honest Count's heart wud throb today at th' sight iv a little small change. He still stands around outside th' bank singin' madrigals an' asking to be taken back. But all th' romance is out iv it f'r th' Fortune. Th' Fortune has got a divoorce.

"An' there ye ar-re. Isn't that th' sad story?"

"I think it sarves thim both right," said Mr. Hennessy. "What's an American girl doin' to marry wan iv thim Dagoes? Th' money was made over here, an' it shud shtay here. I'm again all these things. Our girls ought to marry good straight American young men."

"They do," said Mr. Dooley, "so long as papa is poor. But whin th' old gintleman has acumylated a bank account that makes him th' subject iv conversation in a Grand Jury, th' lady has got to choose between those that will have her. This is th' on'y country in th' wurruld where a poor man can't marry a rich woman. If I were a marryin' man, which I ain't, I'd prefer to marry a heiress, all other charms bein' equal. But I know what ye'd say about me if I did. An' so it goes. Th' American king iv finance is a fine la-ad, an' nobody will iver get his money away fr'm him while he lives. But between takin' a spouse, Hinnissy, that she can on'y see whin she goes down to th' Stock Exchange an' hollers f'r him to cum out, an' a foreign nobleman that she locates be writin' to a lady she niver see, it's a hard chance f'r th' poor girl. I'd like to get mad on th' subject iv what th' pa-apers call internaytional marriages, but I can't. I have read th' reports from Sioux City. But 'tis sthrange this romance I've been tellin' ye about turned out so wrong. They had everything that ought to make marredge happy."

"They had money," said Mr. Hennessy.

"That's what I said," said Mr. Dooley.

JOHN BULL'S WOMENFOLK.

By Mrs. Bull.

(Mrs. Bull will be delighted to receive suggestions and contributions from our readers.)

Feathers and Fire.

Women should beware of standing near an open gas bracket or flame of any sort when wearing waving plumes. A lady member of the congregation at a certain church lately was very indignant at what she considered the impudence of a couple of school boys sitting behind her, who suddenly made a search for her hat pins and ripped off her hat! Soon she learned the facts, however, and was grateful. The plumes of her hat were in a blaze, having "caught" at the gas bracket near by.

The Power of Suggestion.

Allusion to the power of thought reminds me of something said by a man of science the other day, who remarked how important it was, owing to the power of "suggestion," that nurses and doctors should be quite sure that a patient is dead before they affirm the fact, since it is not impossible that the suggested word may have the effect of producing a state similar to death; "and it is a fact," he said, "that more people than we, generally, are aware of are buried alive."

Breathing Exercises.

Breathing exercises are so beneficial to health that they should be practised by all girls, whether intending to be singers or not. Those who are qualified to speak on the subject of health exercises are emphatic on the score of the vital necessity of breathing properly. It is the first lesson that should be learnt, and will ward off, if not cure, many a lung trouble.

Modern Atalantas.

Women have not yet learned the art of running gracefully. The average woman, when putting on pace, works as hard with her arms as her legs. She runs with her shoulders and elbows, moving them backwards and forwards with each step, in a very ungraceful fashion. Why not take a lesson from the attitude of the athlete, who keeps his shoulders steady and held well back when running, and his chest high. In this pose our modern Atalantas would preserve a more dignified air than they do at present when engaged on fleet-footed action. But I admit, with a hat to hold on in the face of a high wind, parcels to carry, and a skirt to look after, and your goal a motor omnibus, grace and dignity in running are difficult to maintain—especially when the conductor hurries your movements by keeping his hand on the bell-string, eagerly waiting to pull it the moment your feet touch the board.

IN THE CITY.

SPIERS AND POND.

How the Company Buys Cigarettes: And How Some Managers Grow Rich.

We publish below a letter from a firm of tobacco manufacturers, which speaks for itself. The letter runs as follows:—

"I am much interested in your comments on Spiers and Pond's position. I submitted some years ago to Mr. Javal a line for cigarettes that paid 40 per cent. After almost giving me an order for £200 worth, he said, 'Of course, you know we are advertising contractors?' I said 'Yes.' 'Well, if your firm are agreeable to give us £100 worth of advertising you shall have the order.' I stared, and then said, 'I'm sure they would not think of it. I never heard a more ridiculous suggestion in my life.' 'It is nothing of the sort,' he said. 'You submit the offer to your firm and see what they say.' I retorted, 'I will, and I should like you to *hear* what they say, *too*.'

"I never saw him again till quite recently, when he wrote and said they had been asked for one of our tobaccos, please send quotations, etc. They were sent, and I called. Yes, they would order on condition we paid £5 for a page advertisement in their small cigar and wine list. I reminded him of my previous interview, and told him what I thought of their methods."

What is to be said of this way of carrying on business on the system of "contra." It is not unknown to newspapers of the impecunious sort, but since when have firms with a capital of millions resorted to it?

We have also received a letter from a correspondent which throws light upon the causes which have reduced the market price of the shares of this company from £28 to less than as many shillings. For obvious reasons we leave out the name of the departmental manager concerned in the transactions to which the letter refers, but it is at the disposal of those who have the right to ask for it.

"Sir,—I have read with interest your remarks upon the management of Spiers and Pond. Take the —— department. This was placed in the hands of a man named ——, who, some years since had not a pound to his name. This man for the past three or four years was, as well as buyer, a partner in several of the firms which did business with S. and P. Some years since a poor German—simply an agent or factor, not a maker, who could supply cheaply—arrived in London from Pforzhum, and called at S. and P.'s with samples of ——. The man —— saw in him a chance of making money for himself, and after a few interviews entered into an arrangement to finance this poor German. who had one small room at Leicester Square, name, R—— F——, a most hard-working man, who, in course of a few years built up a very comfortable business for himself. But —— had his eye upon it himself, and so got this man under his power that he had to do as he (——) said. Every order for —— that could possibly be put in hand was sent to R—— F—— (afterwards of Wells Street, E.C.). Other makers' patterns were bought solely to give to R—— F—— to make, and goods were bought *every week*, wanted or not. Now, some months since things got so hot that —— and the ——, who was no doubt in league with ——, a man named ——, was compelled to resign. With what result? No more goods, or very few, were bought by the firm from ——, and the man —— was so interested in ——'s business that he at once went to —— Street, and virtually took possession of it, and got his tool (R—— F——) to agree to turn his small affair into a limited company, and take a top floor at ——. R—— F—— had not a shilling in the world; in fact, his bank in Cheapside wouldn ot honour a cheque for £2 10s. ——, to make himself and his cash sure, formed this company, appointed one —— and a man named ——, late traveller for a gas stove firm, and R—— F—— as directors.

"This is the class of man to be manager of S. and P.

"As this went on in one department, it may go on in others, and what what was the general manager up to to allow it to go on?

"The whole matter of ——'s dealing as buyer at S. and P.'s and his connection with —— and —— should, in the interest of the —— trade be gone into."

We commend the facts stated in the two letters given above to the attention of the Committee of Investigation, and we hope that between now and June—or is it July?—when they are to report to a general meeting of shareholders, they will find time to investigate these matters, to probe them to the bottom. But it is not sufficient that they should ascertain the truth; it is necessary that they should have the courage to proclaim it. The originals of the letters given above are at their service.

JUNIOR ARMY AND NAVY STORES.

With reference to the management of these Stores, about which we have had something to say lately, a correspondent, well placed to know, writes as follows:—

"The greatest menace to the success of the Stores is to be found in the friction existing between the heads of departments and the manager. For some time past the place has been divided against itself, and the employees are discouraged and disheartened by what they consider unfair, over-bearing, and autocratic treatment. No stores in London have better heads of departments.

"Again, many of the departments have not space enough in which to conduct their business properly, or are situated at the top of the building, out of everyone's reach, while the best part of the house—namely, the second floor—is given over to offices of a palatial kind. Thus, the manager's office is of the same size as the department devoted to the sale of wines and spirits, and the secretary's office is the same size as the tobacco and cigar department. Could anything be more absurd? If these offices were removed to the top of the building and the space so vacated utilised for the purposes of the business, great advantage would accrue. If the space were not wanted—and it surely is for the requirements of the Stores themselves—a large yearly rental could easily be obtained for them.

"Another matter which requires the urgent attention of the shareholders is the enormous amount of stock lying dormant at headquarters and elsewhere. This stock is old and unsaleable, and should be got rid of for what it will bring. The only explanation for not taking this course is that by putting a perfectly fanciful price upon it, it makes a useful show in the balance-sheet. I venture to say that if it were disposed of it would not fetch one-quarter of the sum at which it appears in last year's balance-sheet.

"Last year a committee of directors was appointed to inquire into matters, and in a few weeks a large number of assistants were found to be unnecessary, and their discharge effected a great saving. A step in the right direction, no doubt, so far as the right men were selected for discharge—some of the most incompetent were kept, whilst good men were got rid of—but what is to be said of a management that leaves it possible to get rid of a large number of assistants as unnecessary?"

It is for the shareholders to see that this and other blunders of management are rectified. If they choose to continue to give the directors a free hand they must not be surprised if they find that the value of their securities continues to depreciate. Is there no one shareholder in London who will take the trouble to organise the opposition?

By-the-way, how do the board of the Junior Army and Navy Stores justify the position of Major-General Hale Wortham? This gallant warrior gets £250 as chairman of the Junior Army and Navy Stores, and an unknown (to us) fee as chairman of the Army and Navy House Furnishing Company, Limited. It is stated on the front of the prospectus of the latter company that it has business relations with the Junior Army and Navy Stores, but in fact it no longer does business with these Stores, and is a better-managed opposition concern.

Again, Captain A. J. Burnett draws £250 as a director of the Junior Army and Navy and £600 as wine buyer. Ought a director to be wine buyer? Is it not a fact that the articles of association forbid the appointment of any departmental manager to the board? And, apart from that, it is most undesirable that the two offices of director and buyer should be combined in one person. Captain Burnett is also a director of the Army and Navy House Furnishing Company.

THE LONDON UNITED LAUNDRIES, LTD.

On Friday last there was an extraordinary general meeting of this company for the purpose of authorising an alteration in the Articles of Association which, as they stand, make it very difficult to get the necessary quorum required to give effect to changes that may be necessary to the welfare of the company. The resolution was defeated by a show of hands, and was carried at a poll by a very large majority. In our opinion it is a reasonable change, which the directors properly pressed, and which shareholders were ill-advised to oppose.

But whilst this change in the Articles of Association is necessary, it is a small matter as compared with what must be done if the company is to be put on a sound footing and satisfactory dividends earned. The company is the premier laundry company in London, and there is no reason why, properly conducted, it should not be a prosperous concern. Its career has been anything but prosperous. Promoted in 1891 with a capital of £230,000, of which £140,000 is in Cumulative 6 per cent. Preference shares, the Ordinary shares have never received a dividend, and for several years the Preference shares had to go without one, and last year they only got ¾ of 1 per cent., the net profit of the year being put at £3,130 8s. 4d. If depreciation had been properly dealt with, this modest profit would have been very much less. At the present time the Ordinary shares are unsaleable, and the Preference can be bought at from 3s. to 3s. 6d. each. Why is it that the London United Laundries, Ltd., does not pay? Other London laundry companies pay. Why not the London United?

The explanation is the common one of bad management. In the first place, when the laundries which formed the business of the company were taken over by it, no undertaking was required from the vendors that they should not start opposition businesses, the result being that no sooner had some of the vendors sold their businesses to the London United Laundries, Ltd., for much more than they were worth, than they started opposition businesses, and in many cases crippled the London United. Then the directors, who between them draw £950 per annum in fees, are not practical men. They adopted, too, the pernicious practice of cutting prices. Unable to get work unless at very low rates, they took these rates to the prejudice not only of themselves but of the rest of the laundry companies. Competition of a legitimate kind is healthy and desirable, but competition which means prices that leave little or no margin of profit is in every way undesirable.

Things have come to such a pass that the directors see the necessity for doing something drastic, and they are preparing a scheme which they will submit to the shareholders

PAID TO THE PEOPLE.

2½ per cent. on Daily Current Account Balances.
4 per cent. to 6 per cent. on Deposits.
5 per cent. on Thrift Accounts (up to £10).
6 per cent. Dividend on £1 Shares.

FARROW'S BANK, Ltd. (The People's Bank),
29, NEW BRIDGE STREET, LUDGATE CIRCUS, LONDON, E.C.,
And at Brighton, Birmingham, Croydon & Norwich.

very shortly. In our judgment it is quite possible to make the company a prosperous concern, but this can only be done if the shareholders determine to look into matters themselves and to work upon lines something like the following:

1. Appoint a committee to make a thorough investigation of the position of the company. Let them require the production of the profit and loss account of every laundry to see what each is doing and where the loss arises, and report.
2. After consideration of the report let there be a general meeting to weigh proposals for putting the company upon a new basis.

It will probably be found necessary to reduce the capital so that it may be nearer the valuation put upon the laundries by competent examiners. The new company would take over the assets, and the present directors should make way for a board of practical men. More capital would be wanted, but that could be easily found provided the present present board disappeared.

If this course were adopted we have little doubt that the company, in its new form, could be made into a paying property. It would be a great pity to let it die, as it must sooner or later, if the present board is allowed to remain in control. We see difficulties in the way of the drastic proposals we have suggested, for the company is not *in extremis*, the present board are not resigning men, and the shareholders are too scattered to make the necessary unity of action easy. Still, if they are alive to their own interests they will take the course we have suggested; otherwise, sooner or later, and in our opinion before long, the company will join the derelicts.

What is to happen to the Crystal Palace? Affairs are approaching a critical stage. Will this old "British Institution" go the way of Olympia—into the hands of Messrs. Jos. Lyons, Salmon and Gluckstein?

* * * * *

The British Mollasine Meal Co. does not create much interest. The product may be good food for pigs, but investors require more substantial fare.

* * * *

The quarrel between Brazil and their financial advisers, the eminent house of Rothschild, grows interesting. Either the Rio authorities must drop their economic heresies, or there will be no new loan. Berlin will hardly venture where London fears to tread.

ANSWERS TO QUESTIONS.

TWO BANKS.—MAC (Lambeth).—We do not think you would run any risk, but the second of the two banks you name is the better established.

SPIERS AND POND.—You have omitted to send us your name and address.

CANADIAN PACIFICS.—CAN. PAC. (Highbury).—We think it unlikely that they will go to the point you name very quickly, but no doubt later on they will reach and pass it.

PROVINCIAL HOMES INVESTMENT COMPANY.—F. M. (South Finchley).—We rather think not.

SPIERS AND POND.—G. M. (Cadoxton Barry).—Assuming the company went into liquidation, you would, of course, stand behind the debenture-holders.

THE TICEHURST AND DISTRICT WATER AND GAS COMPANY.—We have had several letters from correspondents complaining that they have written to the Secretary asking when the report will be issued; that they have had frequent promises as to its early issue; that it remains unissued; and that they can get no satisfactory information from the Secretary as to why it has not been submitted to shareholders. We have reason to believe that this concern is in a very unsatisfactory condition, and we invite the Secretary to satisfy us that that impression is erroneous.

WELSBACH ORDINARY.—L. S. (Mile End Road).—We think they are a fair speculative purchase at their present quotation.

OUTSIDE BROKERS.—DOUBTFUL (Norwich).—Have nothing to do with these people.

HAMPSHIRE AND LAMPORT BUILDING SOCIETY.—F. C. N. (Plymouth).—We regret that we have no information respecting this society. Perhaps the Secretary will send us along his last report.

DUSBATERS, LIMITED.—W. F. W. (Battersea Park Road).—We are obliged for the prospectus, but we should not recommend your applying for shares. It seems to be a somewhat speculative concern.

THE ENDOWMENT, SICKNESS AND ACCIDENT CORPORATION, Temple Bar, E.C.—A Wimbledon correspondent complains that he has taken up a couple of Bonds of this Corporation, but cannot get any balance-sheet from the Secretary. The Corporation was originally called the Bond Investment Corporation, but changed its title about a year ago. Perhaps the Secretary will look into the matter, and send along the information asked for by our correspondent.

BRITISH TEA TABLE COMPANY.—DOUBTFUL (Hampstead).—The company is still in troubled waters, and we fear that any substantial rise in the shares is not to be looked for, any way, at present.

PRICE OF TIN.—SPES BONA (Aberdeen).—Yes, we think it likely that the price of tin will be "reasonably maintained," if by that you mean that high prices will probably rule for a considerable time to come. The world's supply of tin, as known at present, is not very great, and the demand for it is constantly increasing.

TICEHURST AND DISTRICT WATER AND GAS COMPANY.— —— ——. We have looked further into this matter, and we strongly advise you not to put money into this company, the promoters, contractors, and directors being about the only people who are likely to get anything out of it. Our advice applies in equal degree to the Aumian Valley Gas Company, Limited, of South Wales, promoted and engineered by the same people.

SIR JAMES BAILEY'S Secretary writes to us to say that Sir James severed his connection with Spiers and Pond several years ago, and is no longer responsible for the management of Bayley's Hotel.

WARING AND GILLOW.—P. H. (Croydon).—We do not recommend a purchase.

WALL PAPER MANUFACTURERS.—H. T. (New Barnet).—We are obliged for your letter, which is having our attention.

BRISBIS TIN COMPANY.—T. M. (Lewes).—(1) They may be recommended as a speculative purchase. (2) If you will let us know what you will take for your Provident Association bond we may be able to help you by mentioning it to our readers.

ARGENTINE RAILWAYS.—A. S. (Shanier).—If you will let us know what it is you want to know about these railways, we will do our best to give you the information.

SPIERS AND POND.—E. B. (Leeds).—We are obliged for your letter, which shall have our attention. (M.R.J.S.).—We thank you for your letter respecting the management of the jewellery and fancy department of this company. (——).—We shall be glad to have the facts as described in your letter, but they must be authenticated, and, we need hardly add, your name and address must be given. (J.T.V.).—We note your experience with this firm in the cigarette business. We have referred to the matter in another column.

STANDING OF INSURANCE COMPANY.—H. S. W. (Manchester).—It is not a company we should recommend.

PROVIDENT ASSOCIATION OF LONDON.—S. W. J. (Wolverhampton).—Our correspondent wishes to dispose of a £400 Bond, upon which he has paid £15 9s. "No reasonable offer refused." If any of our readers would care to make an offer, we will see that our correspondent gets it.

LIABILITY UPON SHARES.—H. A. P. (Lampeter).—We fear there is nothing for it but to pay. In future be wise, and avoid risking money in third-rate mining shares.

NATIONAL BENEFIT TRUST.—W. J. (Cardiff).—Write to the secretary of the Trust again, and let us know what he says. We fear that you have chopped and changed about so much that you have forfeited your right to payment.

TWO INSURANCE COMPANIES.—H. E. C. (Manchester).—We should prefer the Scotch office.

NEW ZEALAND MINING COMPANY.—BEACH (Shoreham).—(1) It would be a very speculative purchase. (2) Kynochs Debentures are a perfectly safe investment.

SALVATION ARMY INSURANCE COMPANY.—H. M. R. (Saltcoats).—We have read your letter with much interest. We are surprised that members of the S.A. can lend themselves to such practices.

SIX SHARES.—WELSH BULL (Swansea).—Nos. 1 and 2 of your list are promising purchases at their present price, the others are very speculative. On no account buy Wall Paper Manufacturers Deferred.

SPIERS AND POND.—A. H. K. (Cavendish Square).—The answer to your letter is in the affirmative.

CANADA LIFE ASSURANCE COMPANY.—J. S. (Harringay).—It is an excellent company.

VARIOUS SHARES.—BRAUM (Manchester).—They are all very speculative purchases. Thanks for your good wishes for JOHN BULL.

GREAT BRITAIN SOAP COMPANY.—CYMRO (Portardawe).—Certainly not.

ARNOLD AND BUTLER.—"PRO BONO" (London).—You should read the reference to this firm in *Truth* of 30th January.

BUILDING SOCIETY.—C. T. (Norwich).—One of the best is the Perpetual, of New Bridge Street, E.C.

CITY AND COUNTY HOUSE PURCHASE COMPANY.—R. G. (Glasgow).—We know nothing against it.

ACCIDENT INSURANCE COMPANY, LTD.—A. L. A. (London).—We see no objection.

INSURANCE OF LIFE.—ANTI-LARIA (Dublin).—The three companies you name are in the front rank. As to the kind of insurance you should go in for, that is a matter for your private judgment. We could not advise you without knowing your circumstances.

ESPERANZAS.—R. W. E. (Treforest).—It is difficult to say. The quarterly mine report just issued, and covering the period from October 1 to December 31, is not unfavourable. You should study it. There is a very useful article on the mine in the *Statist* of February 2, but no one can properly speak with anything like confidence as to the future of the mine.

BRITISH TEA TABLE SHARES.—J. N. D. (Highbury).—You seem rather to mix up two shares. The advice given as to British Tea Table shares in the paragraph you send us seems sound enough.

BUILDING SOCIETY.—H. F. (Finsbury Park).—We should prefer another selection.

LONDON AND COUNTY PROVIDENT BENEFIT SOCIETY.—FRIENDLY (Nunhead).—We know nothing against it.

PROVIDENT ASSOCIATION OF LONDON.—C. S. (Salisbury).—The sum paid on it is very small, and you would hardly get an offer.

THREE COMPANIES.—NEW READER (G. W. R., Beccles).—We cannot recommend purchase of British Tea Table or Waring and Gillow.

SOUND INVESTMENTS.—R. R. R. (Folkestone).—(1) We should certainly prefer Associated Newspaper ordinary to Waring and Gillow. (2) As to the Kent Collieries, there is little doubt that there is plenty of coal, but the shares of Kent Collieries are very speculative, and we should not recommend them for the purposes of investment.

SAFE DEBENTURES.—NEMO (Dundee).—Yes, we think the debentures issued by the company you name are a sound investment.

NEW YORK LIFE INSURANCE COMPANY.—D. W. G. (Greenock).—We do not agree as to the "strong inducement." Any insurance company would be ready to pay you for getting them new business. We advise you to go to a British Company, and have nothing to do with Yankee offices.

ORIENTAL CAVES, LIMITED.—P. H. (Montague Square).—(1) We have not seen the prospectus, but obviously the possession of the debentures would give control of the company. (2) We cannot advise purchase of the shares you mention.

OUTSIDE BROKERS.—VIATOR (South Shields).—Throw the circulars sent you by these people into the fire.

TWO INSURANCE COMPANIES.—CLIFTON (Bristol).—We know nothing about the two companies you name.

INSURANCE OF £1,000.—H. E. R. (Watford).—We must apologise for overlooking your letter. The company to which we referred was the Hand in Hand, of New Bridge Street, now merged in the Commercial Union.

KANSUS ZEROGRAPH SYNDICATE.—D. N. A. (Glasgow).—We will look into the matter.

ASHANTI GOLD LIMITED.—J. F. (South Belgravia).—We shall always be glad to hear from you. We presume you mean the Ashanti Goldfields Auxiliary. If you keep the shares you must pay. Sell if you can get an offer.

THIRTY-YEAR BOND.—N. B. T. (Manchester).—The National Benefit Trust, of Finsbury Square, is a sound concern, to be relied upon to fulfil its engagements, but we do not like these thirty-year bonds.

STOCK EXCHANGE TRANSACTION.—R. T. (Redhill).—We do not think you have any case. We return the papers.

PROVIDENT ASSOCIATION OF LONDON.—E. O. W. (Newport).—In our opinion the Association is "safe and trustworthy."

CHARRONS, LIMITED.—W. G. (Bath).—Your experience is not unusual. It is never safe to assume that the issue will be over-subscribed, nor should you accept without question the early quotations of the shares at a premium. Sell.

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IN THE COURTS.

CERTIFICATES OF CHARACTER.

Referring to uor observations on this question, Mr. J. Christopher McRitchie, of Edinburgh, writes to us as follows:—

In the issue of JOHN BULL for January 26th (page 81), an article deals with the above highly important matter.

I venture to remind you that in the beginning of last year a Bill, entitled the "Character Note Bill," was presented to the House of Commons by Mr. Richard Bell, M.P.

The object of the Bill is to make it compulsory upon employers to "supply a reference note to a person leaving their employment and desiring one."

As the Bill had no chance for "second reading" last year, it was dropped on October 29th.

I have received a letter from Mr. Richard Bell, M.P., under date January 26th, informing me it is his intention to re-introduce the Bill this year, and to strengthen it also.

The Bill is quite as much in the interests of all respectable and fair-minded employers as of employees.

The Bill only seeks to make it compulsory upon all employers to give a written reference note as to the general conduct (as regards integrity and sobriety) of the servant during the employment.

These are plain *facts*, and the employer is not required to say a word about capacity or usefulness, which are matters of *opinion*.

Take the case of guarantee societies, who issue bonds of fidelity in the interests of employers.

These societies, in their formal application to past employers as to the character of their former servant, frame such requests in language which lays great stress on the necessity, *in the interests of employers*—who desire to secure the benefits of "mutual protection" conferred by guarantee societies—of "full and frank disclosure" of such information as the former employer may be in a position to furnish with regard—

(1) To the length of service;
(2) The nature of employment;
(3) The personal character of the servant—as regards integrity, sobriety, and general conduct

The writer has known instances of men of the highest integrity against whom no complaint of any kind was ever made during a long service—extending over many years in a position of confidence and trust, involving the handling of large sums of money—who subsequently for perfectly honourable reasons left their employment, and on application by the new employer to the late master for a "reference" *it has been curtly declined*. In such cases the victim of a spiteful employer has suffered great hardship and injustice. I have known similar treatment meted out even to guarantee societies by employers of this class, who themselves compel their servants to effect a fidelity bond, and have been known to drop it quietly after a year, though the servant remains in their employment for years afterwards.

I have known instances of persons securing good situations by telling a pack of falsehoods both defamatory and detrimental to their late employer, who refused to grant them a reference for a bona-fide reason—misconduct—which fact, if the employer had chosen to state, on being referred to, would not have involved him in any legal liability. So that, in the best interests of "mutual protection" it is very desirable every employer should be legally compelled to grant a servant on leaving a certificate of character as provided in the Bill.

I may inform you the Bill has the support of Mr. Arthur Dewar, K.C., M.P. for South Edinburgh, who has written me to this effect. Numerous other Members of Parliament have intimated to me their intention of supporting the Bill.

An Indentured Apprentice is entitled to claim a written character, and officers and seamen obtain such record in their official "discharges."

I may remind you that under the "Servants' Character Act, 1792," it is a statutory offence to give a false character merely in respect of the "*time and kind of service*" of a servant. In other matters the common law applies.

We heartily hope that Mr. Bell will reintroduce his Bill, which shall have our best support.

THE EDALJI CASE.

A correspondent referring to the Edalji case, writes as follows:—

This case should have been heard at a Birmingham Assize, in the presence of a High Court judge. More than two-thirds, namely 69 per cent., of the cases heard by the King's Bench Division judges at the Strand are for amounts under £100; that is to say, County Court cases (see p. 23 Judicial Statistics for 1904). Surely those cases are of far less importance than cases in which persons may, as in the Edalji case, be sentenced to seven years' penal servitude.

The concentration of the whole of the High Court judges at the Strand is an unqualified evil. It is a constant source of injustice, bringing into contempt those whose duty it is to initiate reform in our system of Law Courts. It cannot be too strongly condemned by every honest man.

There seems a good deal in our correspondent's contention. Whilst we are strongly in favour of extending the jurisdiction of the County Court in civil matters, cases involving penal servitude ought certainly to be tried by Judges other than those before whom such cases often come.

LEGAL ANSWERS.

We only undertake to answer short legal questions in this column. In all cases where complicated questions, involving the consideration of documents, are put to us a fee of 5s. must accompany the inquiry.

Querists are requested to write on one side only of the paper, and to write separate questions on separate slips of paper.

ACCOUNTANCY.—R. B. (Harringay).—There is nothing illegal in what you propose doing.

ARREARS OF RENT.—C. Y. N.—You have no remedy as the debenture-holders have taken all the property on which you could distrain. You might, however, take proceedings against the Receiver in respect of the damage done by him or his agents.

INCORRECT CHRISTIAN NAMES.—"COMPLICATIONS" (Enfield).—There is no need for him to do anything, as the birth certificate is not conclusive as to what his name is. He should alter his will by adding a passage to the effect that he is the person described in the certificate of birth, though his name is as he has always used it.

(Many answers held over.)

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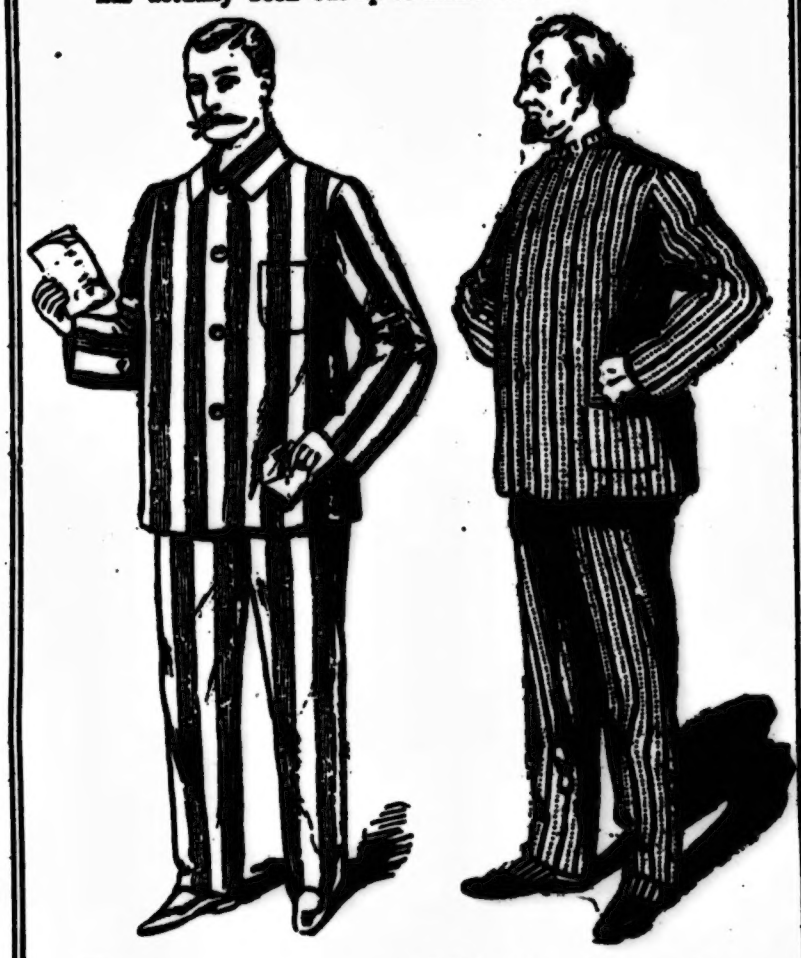

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A PUBLIC SCANDAL.

In which it is shown how nepotism rules in the Customs, and the King's Warehouse is misused by men who should know better.

Our attention has been directed to what we are bound to say, upon the facts put before us, is a public scandal. We like to think, and on the whole there is ground for the belief, that the public service of this country is pure. Of course, in the English Civil Service, as in every other Civil Service, kissing is apt to go by favour, more or less; influence is useful, and we have still our "Dawbs," but, speaking generally, there is not much jobbery of the flagrant kind. But the facts we are about to relate show that at any rate in one department of the Civil Service appointments are still made which are not to be justified on the ground of the public interest.

The Customs Department is, as probably most of our readers know, one of the most important, and at the same time one of the least well paid, of the departments. The members of the Excise and Customs Departments are the Cinderellas, as it were, of the Civil Service, but in these departments, as elsewhere, it is expected that men who do their work well shall not be shoved aside in order that the relatives of men in power may be provided with snug billets.

Now in the Customs department there is what is known as the Waterguard, and, as in other branches of the service, men start at a small salary, increasing automatically as the years go by. At the present moment the Assistant-Inspector of the Waterguard is Mr. P. J. Knight—it may, by the way, save the authorities a little needless letter-writing if we say here that Mr. Knight is not our authority for any statement we make in this article, that Mr. Knight has not directly or indirectly communicated with us; that the writer of this article is an absolute stranger to Mr. Knight; and, so far as we know, no member of our staff has his acquaintance. Mr. Knight draws a salary of £500 per annum. The Inspector of the Waterguard is Mr. J. C. Elliott, whose salary is £650 per annum. Mr. Elliott retires on March 31st next, and in ordinary course Mr. Knight would succeed him, just as Mr. Elliott succeeded Mr. Excell, who finally became Surveyor-General. But Mr. Knight is not to succeed Mr. Elliott. A short time ago he was informed that he must go to Liverpool to act as Assistant-Inspector at that port. The salary there is the same as in London—that is to say, £500 per annum, but the Assistant-Inspector stationed in London has precedence of the same official stationed in Liverpool, so that the removal of Mr. Knight from London to Liverpool is, in a sense, a step backward for Mr. Knight, and a very important result of the transfer is that Mr. Knight loses the succession to Mr Elliott. He will be Assistant-Inspector for Waterguard at Liverpool, drawing a salary of £500 per annum, instead of Inspector of Waterguard in London, drawing a salary of £650. It is not suggested that Mr. Knight has been neglectful of his duty—he is a most meritorious officer; it is not suggested that Mr. Knight is incompetent for the higher position of Inspector—he is a highly competent man. Why then is he to be removed to Liverpool? One answer is that Mr. Knight is believed to have incurred the displeasure of the authorities by being a leading mover in a movement for the reorganisation of the Customs Department, a matter about which we may have something to say on another occasion. If that be the explanation, it is a most indefensible one. Whatever the merits of the scheme in question, Mr. Knight had a perfect right, a right not denied, not traversed by the regulations it is his duty to respect, to put his scheme before the head of his department, and this he has done, no more. But the fact would seem to be that it is not for this reason that Mr. Knight is to be removed from London to Liverpool, but for another, which reflects much more discredit upon the Custom House authorities. A man may be in authority in the department with hard and narrow views as to what his subordinates may or may not do, and may do his utmost to prejudice these subordinates, as is not unseldom done, for their reforming zeal, but regrettable as this is it is still reconcilable with honourable conduct. We regret to say that the removal of Mr. Knight is to be explained only by assuming motives much more discreditable.

Who is to be Mr. Elliott's successor as Inspector of Waterguard in London? His successor is to be Commander Parry. Who is Commander Parry? He is a sailor now on his way home from Colombo, and about to be placed on the retired list. He is also a brother of Mr. F. S. Parry, who is Deputy-Chairman of the Board of Customs. The suggestion is that if Mr. Knight had remained as Assistant-Inspector of Waterguard in London, the position of Inspector could not well have been refused him upon the retirement of Mr. Elliott at the end of March next, therefore Mr. Knight is sent to Liverpool and Commander Parry, the brother of the Deputy-Chairman, a man who has no connection whatever with the Customs Department, is brought from the Navy to fill the position of Inspector. £650 a year, with a nice house at Gravesend worth another £60, is a very pretty appointment. But on what possible grounds can it be justified? It is not as if it had been the practice to go outside for an Inspector of Waterguard. This outside appointment is unprecedented, and it is not surprising to hear that it has created a ferment in the department, and that strenuous protests are being made against an appointment which is in direct contradiction to promises made by the Treasury and the Board of Customs to the officers in the Department.

And we should like to have the explanation of the fact that at the present time there are lying at the King's warehouse 44 packages of personal effects, the property of Commander Parry. Of these 44 packages, four come from Colombo. Surely this is a gross breach of regulations? The King's warehouse is a place used only for storage of dutiable goods that have to be cleared by merchants or persons importing dutiable goods into this country. It may be said of the four packages from Colombo that, assuming rental be paid for them, there is nothing opposed to the regulations in allowing them to remain at the King's warehouse. But, in the first place, we should be very much surprised to learn that any duty has been paid upon these packages, and, even assuming that it has been paid, or is about to be paid, that would not cover the 40 packages of Inland goods. Since when have the State warehouses been used to enable kinsmen of members of the Board of Customs to save the warehouse rent that ordinary citizens have to pay? We say that on the facts this is a very discreditable business indeed. Commander Parry's brother is Deputy-Chairman of the Board of Customs; the influence of the Deputy-Chairman of the Board of Customs, as it must be presumed, has been used in order to secure his brother's appointment to a valuable post, which can only be given him by doing an injustice to another, and for which he has no special qualification; and this gentleman is permitted and consents to use the King's warehouse for his private purposes, and in order to save ordinary warehousing charges! These are disturbing incidents, and we hope the member of the Government responsible in the House of Commons for the Customs Department will be invited, and even required, to let the House know what he thinks about them, and what he intends to do in the matter.

We have received from Cassell and Co., Ltd., an exceedingly useful "Book of Quotations," edited by Mr. W. Gurney Benham. It is a great improvement upon its competitors, and includes political phrases, London street sayings (but why separate these?) toasts, and quotations from the Latin and Greek, as well as modern foreign languages. The book is quite up-to-date with extracts from such authors as Kipling and Meredith. It is copiously indexed, and is published at 10s. 6d. net.

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THE HURLY BURLY.

By Theodore Dahle.

II.—THE PERIL OF THE PEERS.

I have been reading the newspapers; not only the speeches in the newspapers, but the misleading articles in the newspapers. All of them appear to be agreed that the Liberal Government are going to do something serious to the House of Lords, I do not know quite what, but something between firing speeches at it and leaving it severely alone for a thousand years. As long as I can remember Liberal Governments have been going to abolish the House of Lords, and my grandfather tells me that his great grandfather used to tell him that the strenuous political spirits of his day often threatened to abolish it also. In these circumstances I can only express my unfeigned astonishment that the House of Lords is still an heirloom in the family.

But when I ponder how they shall be abolished, the thing does not seem as easy as it looks, or look as easy as it seems. "There are more ways of killing a cat," said Mr. Churchill, at Manchester, the other day, "than by drowning it in cream." Unfortunately, cats are not a salient feature in the Constitution. If it were merely a question of discovering another way of getting rid of the Peers than by drowning them, that would be an easy one. The Liberal Government could boil them, or give them a sleeping draught, or place them on kegs of dynamite, or hire them out as practice targets for the army, where the shooting is still exceedingly bad. But the Constitution consists of King, Lords, and Commons; and the Lords are a part of the plant. If, therefore, the Liberal Government want to abolish the Lords, they must get the Lords to abolish themselves, and also get the King to agree to the same. Constitutionally, the Commons can no more abolish the Lords than the Lords can abolish the Commons, or the King can abolish either or both of them. Of course, there is a way. Robespierre, Danton and Co. found a way. But it was not what you would call an *entente cordiale*.

Messrs. Robespierre, Danton and Co. were lawyers, like Sir William Robson, the Solicitor-General in the present Government, but, unlike them, Sir William is not in the butchery business. He naturally shrinks, as I do, from tying a noose round the neck of the Peers and using them as decorations for the street lamps. "You cannot get rid of the House of Peers," he tells his constituents of North Shields, "and you cannot get rid of their powers—unless a great many more Peers are created." Sir William is a good Radical, and he would probably do anything to get rid of the Peers save hanging them; but there is his opinion as an officer of the Crown, as a member of the Government, and it is for his legal opinions that I contribute to his salary.

It is admitted that more Peers of this or that sort could be created to swamp the Peers of the present sort, but there the King comes in, and even if the King created 300 new Peers or so, it does not follow that you could trust them. As soon as a fellow-creature is made a Peer, whether as a whole life risk or on the three years' system, like pianos and sewing machines, he starts looking at things out of another window. Still, if I were King, I am bound to say that I would think hard awhile, and then probably I should get up some fine morning and make Peers of the Liberal Party, every Jack man of them, whether they liked it or not. It is on the whole one of the greatest mistakes this country ever made that it did not make a King of me.

Now, if the whole truth is to be told, about the only thing you can do with the Peers is to start a row with them about money, and the row once started will last for years, and there will have to be an appeal to the country, and the country being a many-headed as well as a muddle-headed beast, may settle the whole business by putting in another Government, and the Peers will come up smiling as before. If that does not happen, then the Liberals will return to power, and the Peers will pass the Bill or Bills demanded, and then start the whole performance of rejecting new Bills—also as before. And when I have departed this festive scene my posterity will still be threatening to abolish the House of Lords, and will continue to threaten until the Last Trump sounds through a played-out world. Brethren, to-day let us be merry, for to-morrow we die.

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"Force without Intelligence"

in any sort of warfare, was useless. The Business life of the day is a fight, and the best man always wins. The Best Man is the man who knows. With the "Business Encyclopædia" at his hand the practical man who wishes to make a success of his Business life may fit himself to attain the height of his ambition with the very smallest expenditure of time and trouble. The "Business Encyclopædia" is the only book of the kind ever issued in England. It deals only with Business, but it deals with this great subject exhaustively and completely. It is a complete compendium of commercial knowledge. And it is supplied on such terms as bring it within the reach of every man. A first payment of three shillings brings you the six volumes; they are yours to use while you are paying for them by a few further small monthly payments.

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When it is pointed out that there are over 10,000 references in the Index, it will be seen that no detail connected with business has been overlooked and that every matter can be turned up with the greatest facility. Amongst these 10,000 subjects there must be some that will have an individual value for *you*. There may be one, the knowledge of which will prove to be the key to success for you. We strongly advise all our readers to send for the handsome little book which the Publishers will forward to them free of charge. It contains much valuable Business information, and facsimiles of several useful Business documents. It also explains all about the "Business Encyclopædia," and the easy terms on which it is supplied.

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JOHN BULL'S POST-CARDS.

[JOHN BULL *drops a few post-cards to some of his friends and acquaintances.*]

To George Alexander, Esq., St. James's Theatre, London.

Dear George,—What in the name of all that's marvellous, rare, curious, and quaint are you doing in that galley? I note you are an L.C.C. candidate for St. Pancras. Go hon! Why will you tickle me with a feather?

I have seen your election card, the one with the photograph on it, and I think it is a pity you are a "Municipal Reformer"—you wear such nice clothes.

ONE WHOM WE SHALL MISS.

"'THE ESTATES COMMISSIONERS INFORM ME'—THAT I'M GOING TO WASHINGTON."

You've got a phonograph to reel off some of your speeches, I see. Do you compose them yourself, or have you engaged a gentleman of marked inability to compose them for you? If you manage to get in, and rise to make a speech, your difficulty will be that of getting your colleagues to believe that you are not acting.

Hope you read the yellow press regularly, every evening one halfpenny and every morning same price, and same firm. It is choke full of such thumping inaccuracies about the sins and iniquities of the Progressives that even one of your leaders is moved to exclaim, "I like a good, honest election cry, but I will be no party to a false cry." You can work the yellow press yarns into your speeches if you like, but I do not advise you to do so. Stick to the truth (as you see it) and shame the gentleman who never sleeps the clock round.

Of course the ladies are enthusiastic for you. They tell me you have "the finest pair of eyes in London." Oh, George, George, what a boy you are!

JOHN BULL.

To Dr. Wiley, Nerve Specialist, New York.

Say, Doc., do you feel better now? But Jerome did crumple you up some in the witness box, didn't he? Guess you thought you were a worm, or a black beetle.

You should have read up your anatomy as he did, my boy. *You* don't know anything about nerves and brain functions, and he doesn't either. He was bluffing you, my boy—bluffing you all the time and all the way. He and his pneumogastric nerve, and medulla oblongata, and lumbar circle, and dorsal region, and cerebellum! I'm surprised at you, really, being taken down in that way.

Thunder and lightning, man, why didn't you get in one or two at him about the transverse interhemispherical commissure, and the posterior corpora quadrigemina, and the cerebellar peduncle, and the funiculus cuneatus, and the lenticular nucleus, and the anterior temporo-sphenoidal convolution? And when he had a go at you on the Romberg diagnosis, why didn't you let out about the Forbes Winslow diathesis? You a nerve specialist—oh, run away and play; you make me tired! You haven't got enough nerve for a haddock, or enough sense for a cod.

JOHN BULL.

To George H. Druce, Esq., c/o Druce Limited, Estate Speculators.

Your Grace,—How do you carry yourself? Your claim to the title, income, and estates of the Duke of Portland looks less rosy than ever now that your London solicitors and counsel have retired from the conduct of the action, and if I were a shareholder in Druce Limited, I think I should sell out if I could, or put no more money into the concern if I couldn't.

Supposing you have the best of all good claims, I much doubt me whether you will establish it by process of law much before the resurrection, and by that time you won't care, and nobody else will care, whether you are entitled to call yourself the Duke of Portland or not. You will have been deceased for about a million years. The law is not a tortoise—it is a snail.

Being a sanguine man, however, you have put up the £1 shares in Druce Limited to £3 spot cash during February, and £4 in the future, notwithstanding that the only assets of the Company are represented by your claim. Personally, I regard you as a highly speculative investment. Your chance is miles behind that which Arthur Orton had when he first came to London, and made a fool of himself by making for Wapping. Pray understand, however, that I do not class your claim as one in any degree like his. He was probably an impostor, whereas I am sure you are warranted genuine. But that fact does not bring Druce Limited any nearer the Portland or the De Walden cash box, and if I were you I should be inclined to make peace with mine enemy while I was in the way with him.

JOHN BULL.

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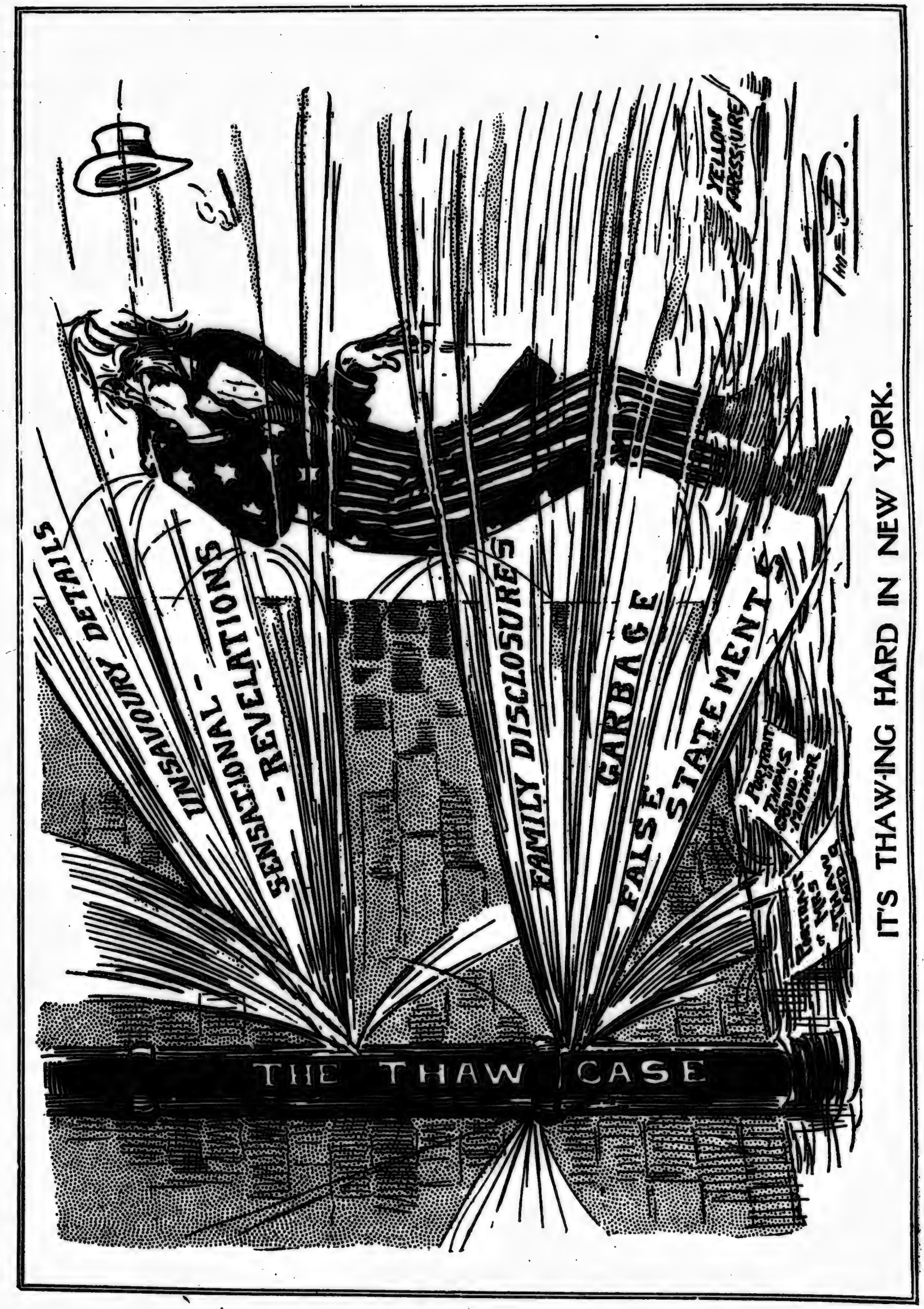
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TRAGEDY.

By F. Fowell.

Some of the more daring young women had followed us into the smoke-room after dinner. They preferred, so they said, the odour of cigars to the prim emptiness of the drawing-room. During that delightful half-hour which comes with the coffee and cigars after a man has dined well, these girls had in turn bored and amused us with their empty chatter and boisterous gaiety.

Bronson, who has travelled, and is old and a cynic, gave a grunt of disgust.

"These girls make me sick. Fancy calling trifling incidents 'awfully tragic'! Why, the girl doesn't know what tragedy means. Even we men rarely see it."

"See here," he went on, slowly. "I've knocked about a good deal, and seen most things, and, looking back now, I don't believe I've seen half-a-dozen really tragic things. That word tragic isn't to be used lightly, remember. We all see plenty of what the newspapers call 'tragedy,' but little that is tragic.

"I can remember but two just now, and when those girls were playing so loosely with life's big words I felt inclined to laugh."

Bronson stretched out his hand to the nearest ash-tray, and thoughtfully broke the ash from his cigar with his little finger.

"It was in '88 in Liverpool. I was going home late from my club when the Fire Brigade passed me at full speed. As I did not feel inclined to go straight home, I hailed a cab and followed the engine. It was quite a prosaic affair. A tenement house was on fire, and by the time I reached the scene the two upper floors were fully ablaze. Every minute a fresh figure would appear at a window, to be helped out by a helmeted fireman on to an escape ladder. Everything was quite cool and business-like, and several of the escaping persons had managed to carry off some prized trifle from the home.

"I was just getting into my cab again when I saw a woman rush shrieking through the crowd to the foot of the tallest escape. She was bareheaded, her hair was dishevelled, and she had only a shawl and a petticoat on, over her nightdress.

"She was several feet up the escape before the nearest fireman could stop her and pull her down. She fought with him like a tiger. 'My baby's up there,' she yelled. 'They won't let me up the stair again; I'm going to fetch her. Leave me alone.'

"It appeared that at the first alarm of fire she had rushed panic-stricken, downstairs, and then, recollecting her child, she had turned to go back. But the stairs were almost impassable, and the busy firemen thrust her back. Finally, she had run into the street.

"By this time the rooms she had left, which were right at the top of the building, were a seething mass of flame, and it seemed hopeless to hunt for a child in such a place. But after he had grasped the woman's story a fireman went up to see what he could do.

"Quite a crowd had gathered, and we watched him go slowly through the swirling smoke and break through one of the lurid windows at the top. It seemed to me like throwing his life away, and I said so. No one could live in such an atmosphere, and the child must be dead before he could reach it.

"We waited for five minutes and then we gave up all hope of the fireman coming back. As a last chance one of his mates climbed up to see if he could rescue him. He had almost climbed as far as the window when we saw a helmet appear, and the first man climbed slowly out, with a bundle on his shoulder.

"We'd been getting rather worked up in those five minutes of waiting. The woman had been like a mad creature, and had required strong holding back. She shrieked and wailed continuously, to add to the general "nerviness" of the scene, so that, when we saw the fireman turn up safe and sound, I don't mind saying it was a relief to let out a yell.

"When the fireman reached the ground she sprang forward and snatched the child from his arms. He laughed good-naturedly at her angry eagerness, and then turned aside to some other duties.

"I wonder if you can imagine what her sensations were, having given up her child for dead, and then to have it restored to her arms. If you can't imagine them, I can't describe them. All I know is that she was crying and laughing and shouting and singing, and kissing the youngster all in the same breath.

"And just then a fireman's axe came hurtling down through the smoke-clouds, and scattered the child's brains over the mother's nightdress.

"The other case was less dramatic, but it was undoubtedly tragic. It concerns a man whose name was one to conjure with at one time in Edinburgh medical circles. He was a specialist on eye diseases. For thirty-four years his time was spent on no study and no recreation save this. When he was introduced to anyone he saw no further than the eyes. He did not recognise people as persons, but only as the possessors of two more or less diseased eyes.

"Although a young man, be became the last resort of those afflicted with incurable eye diseases. If you get hold of an old Edinburgh medico who can go back thirty-five years he will probably tell you some of this man's miracles. His shabby apartments were visited by eminent specialists who were sometimes reluctantly compelled to call in his aid. His success was enormous, and he might have made a fortune had he chosen. He was untidy and heartless. He would tell a girl that her eyesight was irreparably lost unless some delicate operation was performed, and then refuse to operate because her disease was common. Very probably the patient could find no other operator sufficiently daring or skilful to undertake the task, and, despite tears and bribes, her eyesight was lost for ever.

He invariably refused a patient unless he could experiment and learn something. To cure eyes for the sake of merely restoring sight was foolish to him. Ridiculous sums had been offered him at various times, but, unless the patient's disease was new or interesting, they were offered in vain. If the case promised to be instructive he would undertake it gratuitously, but the patient had to submit unreservedly to his will. His failures were few.

"In time this strange creature married and had children—two sons. You ask me why? I cannot say. Perhaps he desired a housekeeper, or perhaps one of those irritating and suggestive relatives hounded him into it. In time the lads grew up and took to their father's profession. And here the father's eccentricity appeared again. He refused to teach his sons anything. They were sent to college and taught all the conventional knowledge of the schools, but of their father's special knowledge they knew little or nothing. 'There shall never be two men as clever as I while I live,' he used to say. He promised, however, to write a complete treatise, and was supposed to have it partially completed.

"So much for the specialist, now for the patient. He was a young and struggling artist, and one day while examining a cheap plaster cast of Pytheas, it slipped from his fingers, smashed into pieces, and some particles of plaster entered his eye. He neglected it. It didn't seem a serious matter to him then, but, later, acute inflammation set in. Unwisely he submitted himself to incompetent practitioners, but, finding that he obtained no relief, he at last began to visit a specialist. In time he visited all the leading specialists for treatment. In this way two years were spent. The eye got steadily worse, and the trouble spread to the other eye. At the end of the second year his eyes were practically useless.

At last, when all hope was gone, he was sent to the specialist. With pitiful words of entreaty he begged this little insignificant-looking man to attempt something. He prayed as a craven prays for life, and all the time the specialist was coldly examining the eyes. His patient's tears irritated him. 'How can I examine you?' he asked, crossly. 'I want to see your eyes, not hear you whine.'

"The examination was long and interesting. No one knows what the disease was, but it interested the specialist. 'I may be able to cure you,' he said, 'and I'm willing to try. It will mean two, perhaps three, operations, and I shall give you no anæsthetic. I don't believe in them. Come to me next week, and arrange to live somewhere near at hand.' When the artist spoke of fees and his inability to pay, he was roughly silenced. "I don't want your money so long as your case interests me.'

"A week later he operated, and his own sons, who assisted him, were terror-stricken. With marvellous and unparalleled skill he parted the delicate mechanism of the eye, performed an unheard-of operation, and—went back to his laboratory. The operation was deemed unsuccessful, and a second one decided on.

"Again the steady hand wielded scalpel and brush in a manner so daring, so sure, as to savour of witchcraft. Again the patient was sent back to his dark room, again to beat wildly against the bars of his prison of night. This time there was a glimmer of success, and the professor became enthusiastic.

"'They may possibly come round after all,' he said. 'It will be a great sensation for the oculist fools.' Of the artist he thought not at all, save as a machine to carry two diseased eyes to and from his laboratory.

Then the final treatment began and lasted for five months. No one knows the details of that treatment, or will ever know them, but they were so far successful. A thin, horny

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First let me tell you that you can never permanently alter the colour of your hair by any mere dye, but must use my preparation which is a corrective of the pigmentary glands that naturally provide the hair with its colour. The dyes commonly sold do nothing more than stain the hair, and from my observations I say in all truth that one might as well use ink or stove polish.

These "Popular" Dyes usually give the hair an unsightly appearance—everybody except the deluded user can see the artifical gloss. As the hair grows out, streaks become visible near the scalp, which must be expertly "touched," and unless this is done by a skilled hairdresser, the result is shocking. Some of the dyes make bad stains on the scalp. When these common preparations are used for some time, the hair gradually rots away and at last, the services of the wigmaker are necessary.

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To the Professional Man

memory is of the first importance. Professions are based on knowledge. The Lawyer, the Doctor, and the Clergyman must, to be successful, be able to recall their knowledge at any time without hesitation, relying entirely upon memory.

To the Clerk

memory means position, because a man's value to his employer increases with his experience. Your rise in position and salary depends entirely upon your acquaintance with the details of your employer's business and its needs. The more you know the bigger salary you can command.

To the Man of Business

memory means money, because the success of every business detail depends upon memory. Experience, Knowledge, Foresight; these are the qualities that make success in business, and all three are the fruits of memory.

To the Student

memory means success, because it means complete recollection of all that is read and learned. Half the student's time is wasted in vainly endeavouring to fix facts in his memory. When you sit for examination you are merely sitting to have your memory tested.

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film spread itself over both eyeballs, like a thin finger nail, but beneath this the eye was re-forming. At the end of another month the specialist claimed success. 'The eye is perfect,' he said. 'Such a thing has never been known before.'

"'But I can't see,' said the artist.

"No, but the eye is perfect behind that film; as perfect as my own. If I can only remove that film your sight will be nearly normal.'

"This last operation seemed beyond him, however. The knife was useless, and applications were out of the question. For some time it seemed as though the artist, with two perfect eyes, would not see, after all. At last the specialist decided. The film must be burnt off.

"The risks were tremendous. The slightest tremble of a finger, the faintest shiver of the patient's head, the merest suggestion of moisture at the critical moment, and the delicate mechanism of the eye would be ruined beyond hope of repair.

"'It will be the most delicate operation I have ever performed and the most original,' said the specialist. 'If it fails all my past work is wasted, and the eye also. The chances of success are only one in a thousand, but we will try it.'

"Twice the patient was prepared for the operation, and each time the specialist had to postpone it on account of his physical condition. Such an operation demanded perfect health and steady nerve, and twice he found himself lacking. A third occasion was selected. The artist, torn by conflicting emotions of hope and terror, was fixed firmly in position and the eye prepared. The inspection lamps were adjusted, and the specialist, taciturn but full of confidence, started to his terrible task. Breathlessly his sons watched him as the skilful fingers hung over the staring eye, held widely distended by the silver supports. Suddenly the specialist coughed slightly and slipped to the floor—dead."

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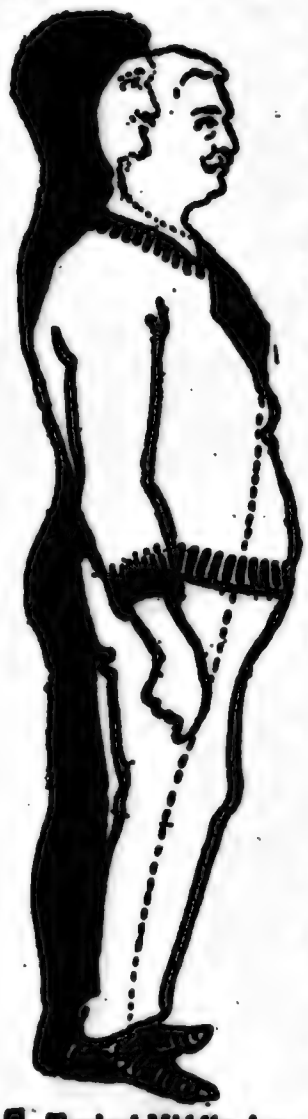

Typical Middle Age.

The black figure indicates the possibilities of the Clease Method.

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173.

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Head Stoop.
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Constipation.
Indigestion.
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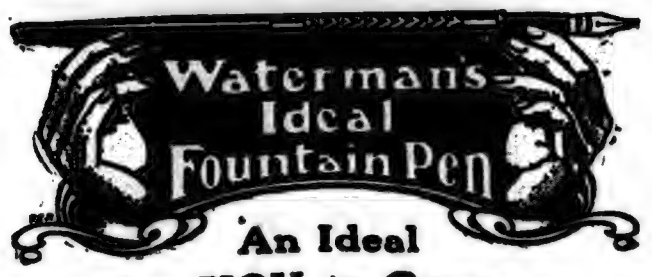
Prominent Hips.
Is your Figure or Health imperfect in any way not mentioned? Particulars will receive attention confidentially.
Occupation.
What is your Age?
Sex.

CUT THIS COUPON OUT, AND POST TO ME.



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BULL'S EYES.

Consequences:—
A Moderate.....met.....a Progressive.....in print.... The M. said, "Yah! Wastrel!".....The P. said, "You're a monopolist.".....The consequence was.....flying mud..... And the world said, "The kitchen utensils are at it again."

.....

A Protectionist.....met.....Mr. Balfour.....at Hull .....The P. said, "What about Fiscal Reform?"..... Mr. B. said, "Silence is golden." The consequence was.... the P. was as wise as before.....And the world said, "When the cat's away."

Some Unfounded Rumours:—
That Worth makes the actress.

.....

That the Bishops cried "Cock-a-doodle-do" when Lord Crewe.

.....

That *Punch* can make a hit.

.....

That the music-hall artistes object to the "barring" clause because it is no "treat."

That the dramatic critics are praying that Mr. Shorter will write a play.

County Council Mems:—
The Council will not have a large number of old car-cases for disposal shortly at moderate prices.

.....

The L.C.C. blankets are not used for keeping the steamboats warm during the winter.

.....

All the Progressive members of the Council have been quite up to the *Standard* lately.

.....

There is no intention of the Council taking over the Dogs' Home after the elections.

.....

The rumour of an old age pension scheme for ex-members of the Council, to be capitalized from the profits on the steamboats, is quite unfounded.

.....

The Embankment trams have given Cleopatra the Needle.

.....

Norfolk dumplings are not in great demand at the refreshment bar, but we hear there is a run on Entente Cordial.

.....

The members of the L.C.C. are not domestic servants within the meaning of the act—neither is Spring Gardens a "place."

.....

The rumour that a regatta is being held on the Thames next week in which the steamboats will take a prominent part, is entirely without truth. Moreover, Russia is not negotiating for their purchase.

.....

The Council intends to electrify the whole of London in the near future.

.....

The new motto for the L.C.C. is "Look after the Coppers and the Burglars will look after themselves."

A man tried to pawn a baby recently for two shillings, but "uncle" didn't want "pledges of affection," and was satisfied with the three bawls he already had.

American manufacturers are putting hollow-glass bricks on the market for house construction:

When you live in a house of glass,
Invitations won't matter a pin,
For all of your friends as they pass,
Will be certain to look in.

The *Smart Set* says, "It takes two to make a marriage, but only one to mar one." The co-respondent, of course.

Miss Marjorie Bowen has confessed to an interviewer "that she never seriously thought of authorship until she was sixteen!" Better late than never.

Motto for a Motor-omnibus Company.—*Mors omnibus communis*—Death is common to all.

That Gertie Millar sings "Charlie is My Darling."

Mary got a little lam,
Nothing much in that;
But what annoyed poor Mary was,
It hurt her when she sat.

"Big words, be they ever so comforting, are a snare," says Prof. J. A. Thomson. Especially if you are weak in spelling.

"Even a duke is a better man if he can write a good hand," says the Mayor of Ealing. Exactly; all the Peers require is a Liberal education.

"What is the best age at which to marry?" asks a contemporary. The marri-age, obviously.

According to the *Indian Mail* they have an Indian Sandow who allows a bullock cart holding twelve men to be drawn over his chest. We call it tattooing over here.

A headline in the papers tells us: "Oxford Gets Through With a Struggle." Fancy the boat race over already!

Men and women of genius should not marry we are told. We quite agree; our staff is singularly single.

It seems there is a lot of infection in buttons. That may be, but tape leaves it far behind, particularly the red sort.

A lady was recently carried out of a Liberal meeting at Hitchin by six policemen. Who are now the weaker sex?

We never saw a more striking performance than that just given by the Music-hall fraternity.

The Dean of Manchester informs us that most of the ills of life are the result of chills. Perhaps that's why so many people keep out of draughty churches.

A lady in *Truth* says: "I often wonder if other people's hooks behave quite as badly as mine." We shouldn't wonder if the lady's eyes are not quite right.

Are there any more Campbells a-coming? We hope not.

Mr. Adney Payne says: "Music-hall artists are paid large salaries for their drawing powers." That, no doubt, accounts for so many of them studying at the Bar.

A *Manchester Guardian* reader tells of a man who collects fine ceilings. He will have a splendid chance just now; he can have what is left of ours, and the pieces on the floor as well.

Professor Tout, at Manchester University, referred to the good old plan of decapitating unsuccessful generals, and says some modern campaigns would have ended differently. We should not object to the Tout ensemble.

Two consecutive columns in a halfpenny paper the other morning were headed, "Mr. Thaw in Court," and "Colder Weather." There must be something wrong somewhere.

1ST CITIZEN: Lord Rosebery is lying very low.
2ND CITIZEN: He always has been.

An earthquake in Jamaica, a frost in England, and a Thaw in America.

W. L. (Monifieth) says he has read *Witty Cur's Almanack*, but is now convalescent. "W.L." must have a splendid constitution.

JOHN BULL as a prophet! A few weeks ago we said we expected shortly to hear of Marie Lloyd and other stars on picket duty, and once more we were right.

The proprietor of one of the music-halls says he has got together a lot of "picked musicians." Joe Elvin retorts "they were picked before they were ripe." But they were not picketed.

Mr. John Raphael lectured recently at the Jewish Institute on "How a Newspaper is Made." Chiefly by advertisements, we believe; but in some cases they depend on literary excellence. How do *you* like JOHN BULL?

"The Forty Thieves" will have to be withdrawn shortly; but an effort is to be made to keep it running during the County Council elections.

The Education Committee of Bray quite appropriately had a surprise visit the other day. On the door being opened a donkey walked in. He looked round at the company, and then walked out, which shows he was not such an ass, after all.

Mrs. Martel, one of the Insufferablegettes, was recently "chucked" from a meeting at Hitchin. The lady found that Hitchin, Herts.

Speaking of crowds, Prof. Adams says, "After a British victory, the crowd threw their hats in the air, and went home with other people's hats." Worse than that, somebody went home with our watch.

Miss Graham's new book is called "World Without End." We suppose it is another refutation of the flat earth heresy.

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BRANCHES AND AGENCIES EVERYWHERE.

JOHN BULL'S LETTER BAG.

[John Bull *replies to some of his numerous correspondents.*]

Our attention has been called to the fact that an article which recently appeared in our columns on "Life Insurance at the Lowest Cost," was practically a reproduction of one which had previously been published in the *Business Man's Magazine*. The explanation given by the author is that, as his manuscript had been in our hands for a considerable period, he assumed we were not proposing to use it, and consequently rewrote it and sent it to our contemporary.

We have to thank a large number of readers for the good wishes and suggestions they have sent us in connection with our new enterprise John Bull Over Seas.

E. C. (London) wishes to know the best way "to get into communication with a firm requiring someone to go abroad (South America for preference) in the capacity of general clerk, cashier, or book-keeper." The answer is obvious—advertise in John Bull.

G. A. (Bayswater) is off to Germany for two years, but has taken the precaution of subscribing to John Bull for the period. That will secure him a good time.

J. D. G. (Nottingham), referring to our John Bull Over Seas venture, coming on the top of "Witty-Cur's Almanack" (for which latter publication, however, Jim Crow alone was responsible), hopes we shall not kill the goose that lays the golden eggs. Our eggs, however, are only of copper, so we must keep the goose hard at it.

A. B. C. (Leeds).—We are really so busy with our own undertakings just now that we have no time to investigate Pearson's picture puzzles.

B. J. K. (Great Yarmouth).—Thanks for cutting. We deal with the matter editorially.

H. W. M. (Ealing) thinks the *Daily Express* New York correspondent was pulling the editor's ear when he told him about the inhabitants of Sandpoint, a fishing town on the shores of Lake Michigan, being "blown out in their houses on the frozen lake, and sliding five miles across the water." H. W. M. forgets, however, that in America they do everything on a big scale.

F. G. M. (Macclesfield) draws our attention to a paragraph in the *Macclesfield Courier*, to the effect that one of the townsmen "recently received a most cordial letter from Mr. Chamberlain," and asks whether we think this letter was written by Mr. Chamberlain himself. We *know* it was not. It is a long time now since the right hon. gentleman wrote anything.

R. B. (Glasgow) sends us a delicious cutting from the *Scottish Weekly Record*, showing how that journal was "spoofed." It offered a prize for the best local story of "Canine Intelligence," and an artful dodger got the money by telling of a dog which went regularly to a newsagent's for a *Weekly Record*, and upon being offered one day another journal instead, became wildly infuriated, and tore it to pieces, refusing to be comforted till the *Record* was put into its mouth! Good dog!

"Prophet" (Worcester).—Thanks for verses, but we are giving the parsons a bit of a rest.

H. P. B. (Northampton).—Thanks, but we have already dealt with the snow-ball prayer. You note that the "great joy" is to come "on the ninth day, *or after*"! But the versions do not all agree. Not that it matters.

C. M. H. (London) received this same prayer, with the promise of relief "from some great calamity." He sent it out for nine days, and then his wife had a baby. Quick work!

G. C. (Maida Vale) rightly considers that John Bull is "the one English paper in which genuine humour is to be found." Whenever he has "a pain in his temper or elsewhere," he always finds something in our columns which cures him. G. C. wants us to expose the methods of bogus concert shows, who rob young persons living under the delusion that it is their mission in life to become public singers. We think, although we do not wish to appear heartless—that is about the only section of the community that deserves to be robbed!

J. H. (Gosport), J. B. (Bristol), H. W. B. (London), J. A. (Birmingham), W. P. S. (Brighton), A. F. (Acton Green), "F. C. Competitor" (Leyton), C. T. (Barnet), L. H. (Yorkshire), F. T. (Manchester), R. R. (Ryhope), G. B. H. (Eltham Park), Anonymous (Newton Abbot), Anonymous (Purley), F. G. N. (Finsbury Park), F. B. (Essex Road), G. S. (Islington), V. C. (Birkenhead), E. T. (Kent), V. C. (Shoreham-by-Sea), P. E. T. (Wood Green), C. P. (Cardiff), W. G. G. (S. Hackney), G. J. (Ireland), T. H., Sr. (Kent), S. A. C. (Plumstead), A. T. (Ingatestone), W. M. (Plymouth), R. C. R. (Birkenhead), A. M. (Devonport), W. M. B. (Bristol), "Perplexed" (Bedminster), "Ess Ess" (Sevenoaks), B. H. (Manchester), M. M. (St. Albans), "Oro" (Upper Holloway), and many anonymous correspondents have written us making serious allegations in reference to the *Football Chat* Competitions. We have referred the matter to Mr. Windust, whose reply is: "Surely Stoddart has only to go to Scotland Yard with proofs, or even a substantial allegation of such a series of frauds, to limit the hours of my liberty." We shall be glad to know why Mr. Stoddart does not adopt this course, and, at the same time, he might answer the very serious charge which Mr. Windust makes against *him* in a circular, copy of which he has sent us. We are communicating again with Mr. Windust, and hope to deal further with the matter in our next issue.

D. M. (Glasgow) takes objection to the "plea for strong drink," recently published in our columns, and hopes our Editor will not fly to alcoholic stimulants as a means of obtaining Pitt-like eloquence. After the terrible example of Jim Crow, that is not likely to happen.

A Regular Reader (Ilford) sends us a copy of the *Mint*, and asks our opinion of the organisation it represents. We are afraid our correspondent is not quite justified in the adoption of his nom de plume, or he would know that we have frequently warned our readers against this concern.

E. F. B. (Lyndhurst).—You seem to take it for granted that John Bull Over Seas will be a success. We are afraid we cannot avail ourselves of your valuable source of information.

M. M. M. (Brixton) says that last summer, in crossing the golf links at Mitcham, he saw several children warned off the common. Whilst obeying the order, they ran into the way of some players, and came in for a volume of abuse. M. M. M. felt that he also was trespassing, and hurried off to the highway, where he saw a monolith setting forth that "This stone was erected to the memory of George Parker Bidder, for securing the rights of the common to the people." M. M. M. thinks Mr. Bidder could not have meant to confine his benefaction to golf people, as they were unheard of in his day. We quite agree with our correspondent that the game of golf requires too large a space to permit of its being sanctioned on public commons.

H. S. (Battersea) calls our attention to the fact that from Marlborough Road to Baker Street the charge is a penny, from Baker Street to Notting Hill, 2d.; but that from Marlborough Road to Notting Hill the charge is 4d. He suggests that we should award the Metropolitan Railway a biscuit. We should be glad to hear the company's explanation.

F. K. P. (Peckham).—Have nothing to do with them.

"Interested" (Brighton) writes us a long letter in reference to the Watercress and Flower-girls' Christian Mission, which, he seems to think, is run more for the benefit of Pastor Groom than for the girls. He says it is the custom to take a troupe round the country, giving exhibitions of artificial flower-making, but that a large portion of the goods sold are not made by the cripples at all. He wants to know whether these cripples could not earn as much, if not more, in any ordinary artificial flower factory.

W. M. (Dundee).—Thanks for cutting.

The Midland Advertising Agency, of 7, Queen's Road, Evesham, wishes to be dissociated from the Midland Advertising Company, of Sheffield, to whom we recently referred in this column.

"Violets" (Southport).—You do not give us sufficient information to enable us to advise you. Write and tell them you are communicating with us.

F. M. H.—Very well; we will try and be good in future.

J. B. (Glasgow) thinks the object of the Rev. Mr. Charlton, of Stranraer, in claiming one-tenth of all herrings landed in his parish, is to establish his right to compensation when the Scotch Church is disestablished. "Far-seeing, isn't it?" asks J. B. Very far—and very near!

Messrs. Phillips and Johnson (Oakham), "Certificated and Assistant Inspectors of Weights and Measures for the County of Rutland," write in reference to our recent answer to T. C. B. They point out that they are not Government officials, but hold office under the local authority. All the Government has to do with inspectors of weights and measures is to see that they pass the necessary Board of Trade examination. They further point out that they do not guarantee appointments, but offer to qualify candidates for them. We do not like their address, but we gladly insert this explanation.

F. G. R. B. (Shanklin, I.W.), is furious at the antiquated railway arrangements of the island. He complains of the exorbitant and irregular rates, and suggests that the "whole d——d line wants blowing up, or else that an earthquake should visit the island"; but how would F. G. R. B. get on in the latter event? He sends us a cutting from the *Shanklin Gazette*, informing visitors to a concert that they "will be able to return by train, as it has been arranged to have a carriage put on to the goods train." Well, after all, that is more than we sometimes get in London. F. G. R. B. should write to the Board of Trade about the fares.

A. H. C. (Bristol).—Have nothing to do with the Bonds in question.

A. H. A. calls our attention to a letter in the *Daily Mail* to the effect that the porters at Newhaven Harbour have to pay the L.B. and S.C. Railway Company 2d. for every packet they bring off the boats. This is the first we have heard of it, and we do not believe it.

J. J. (Glasgow) writes us an amusing letter, giving his views of the Rev. W. G. Anderson, whose pamphlet against kissing we recently referred to. "I wonder," says J. J., "if this fellow is a Scotchman. A hae ma doots aboot him, because we maist a' like lassies, an', better still, the kissin' o' them." We think there must be some Scotch blood in our own veins.

"Old Sport" (Bromley).—Thanks for interesting cutting. You say if we were to omit certain advertisements we should make up for it by increased sales. How many copies would *you* take?

J. M. C. (Glasgow).—We do not believe in Dr. Allabone's, or anybody else's, cure for consumption.

W. G. H. (East Ham).—Many thanks for your kind letter and card, both of which are appreciated.

G. B. (Notts).—Nos. 1 to 3 are among the back numbers of which we have a few copies left. Please apply to the Publisher for them.

C. J. G. (Stroud Green) writes warning our readers against a person calling himself Simpson, of 205, Shaftesbury Avenue, who professes to be able to obtain theatre tickets for half-price. We should scarcely have considered a warning necessary.

H. J. T. (Cardiff) cannot understand why, in view of our constant criticism of the *Daily Mail*, we should occasionally avail ourselves of its advertising pages. The answer is very simple. It pays us.

G. N. B. (St. Ives).—Thanks for suggestions. One of these days we will use some of them.

B. B. W. (Norwood) has a brother in Canada to whom he sent a Christmas pudding, with a copy of JOHN BULL on each side of the basin to keep it tight in the tin, and his brother became so interested in our journal that he forgot all about the pudding. Still, it will keep.

E. A. A. (London) and others, call our attention to the scandalous contents-bill of the *Weekly Despatch*: "If I Had my Life to Live Again, by Mr. William Whiteley, the murdered millionaire." Surely this is carrying the New Journalism a little too far. Our only wonder is that there is no claim that the article was written specially for the occasion, after the murder.

"SETAG" (Old Charlton).—We should advise you to learn motor-driving at a polytechnic, and then pass the examination of the Automobile Club.

W. G. E. (Wandsworth Common) has received an offer from Mr. "A. Masters," of 33, Brooke Street, Bond Street, to the effect that he is prepared to lend privately from £50 to £5,000 entirely upon note of hand, and "at a few hours' notice." "W. G. E." says he will be glad if Mr. "Masters" will run down to his house one evening with the £5,000 in cash, and stay and have a little supper with him. Perhaps, however, Mr. "Masters" will give us a call first.

H. M. (Oxford).—If the post-card agency wish you to return the thirty-three cards they have sent on approval, you might put them in a packet and address them to the firm unstamped. It would, however, be more courteous to write to them first threatening to do so. The eight free cards you have received should surely be worth the penny.

W. W. (Eastham).—We know nothing of the Motor Drivers' Union of 47, Victoria Street. Our advice to persons wishing to learn motor-driving is to join the class at a polytechnic, and later on pass the examination at the Automobile Club.

J. R. J. (Nen Blywf).—We believe Hugo's Institute to be thoroughly respectable.

H. E. W. (Chester).—Thanks for cutting, which you will see we have utilised.

A. J. G. (Dorset) has a grievance against *Sketchy Bits* in connection with a football competition. He should confine his speculations to the *Football Chat* competitions, run by Mr. C. Windust.

A. T. (Nottingham).—Thanks for cutting, but an obvious misprint.

Z. A. (Newcastle-on-Tyne) points out that when a British seaman is paid off at a foreign port, it is the duty of the British Consul to send him home, charging the cost to the ship-owner.

W. H. K. (Camberwell) thinks there is freemasonry in journalism, with a secret understanding between the proprietors to boycott certain readers and competitors. "W. H. K." is mistaken. Did he ever see Lord Northcliffe and Mr. Pearson arm in arm?

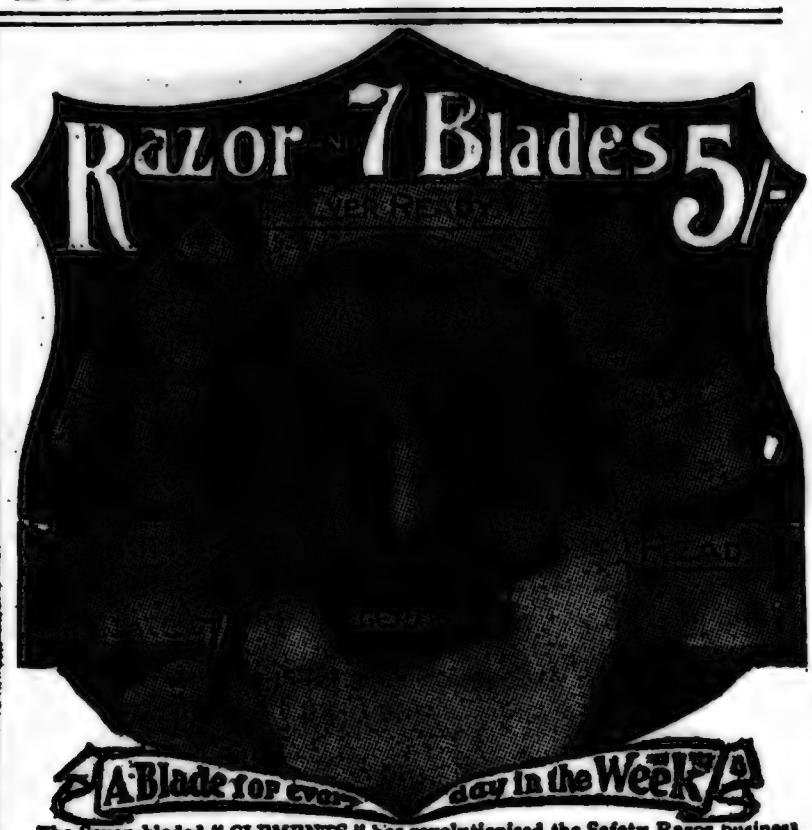
W. J. (York) says that we are wrong in telling a correspondent he must include his winnings on horse-racing in the Income Tax returns, and that it is only when horse-racing is carried on as a vocation that its profits are liable to taxation. We should like "W. J.'s" authority for his statement.

W. M. (Bridgend) is in great trouble, and would like to quit this wicked world, but is doubtful about availing himself of General Booth's Suicide Bureau. "W. M." adds, that he is a Socialist. He does not like us very much, and predicts that in three years our circulation will be very different to what it is now. We agree, my boy. Have you ever heard of geometrical progression?

G. B. (Port Elizabeth), sends a long and interesting letter on the subject of "Chinese Labour" and other matters, and says "there are many mutterings among the people whether we should not be better under the Dutch Government than the British." Let us hope things will improve under the new Constitution.

T. A. C. (Wandsworth) reminds us that we recently offered a prize of £10,000 to anyone who could walk on air, and as he walks in boots fitted with pneumatic pads, he claims to have won the money. We have accordingly forwarded him a cheque for the amount. If it does not reach him in due course, we will make inquiries at the General Post Office, and, in the meantime, stop payment.

SEVERAL CORRESPONDENTS call our attention to a circular issued by the Salvation Army Assurance Society, stating that our editor is a policy-holder, and has recently paid his renewal premium. That is perfectly true. He took out a policy some time ago, when he knew less of the position than he now does, and he is endeavouring to obtain an offer for it. The suggestion, however, that because a person is interested in an insurance office as a policy-holder he is precluded from criticising its position, is worthy of a less astute body than the Salvation Army people. Have they heard of the agitations in connection with the affairs of the Mutual Life of New York and the Equitable of the United States?



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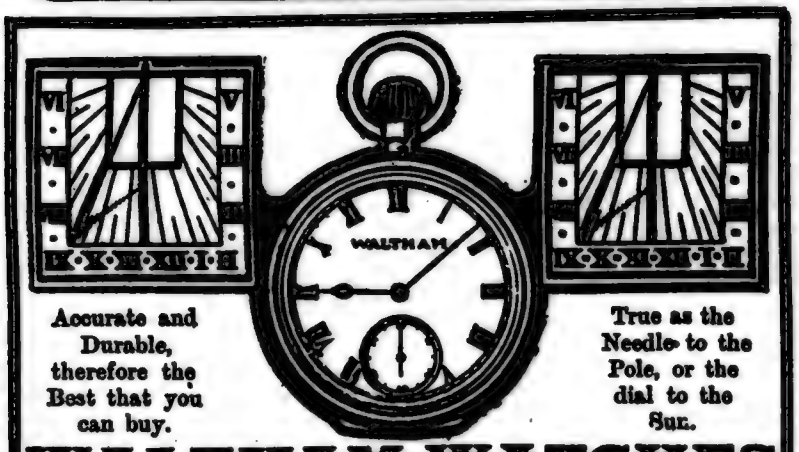

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THE AMERICAN GIRL IN PARIS.

(Being the letters of Miss Peggy Warrender, of Richmond, Va., to her favourite aunt.)

My Dearest Auntie,—The other night we went to a Boulevard theatre to see the great Réjane. Incidentally, we saw two other plays before that inimitable lady favoured us. Of the two one was a *very light* comedy, wherein an amiable young Frenchwoman, believing that her husband has lost his interest in her, allows herself to be made love to by two foreigners—one of them Italian and the other American. Needless to say, in the end France vindicates herself, the husband gloriously asserts his heroic qualities, and routs the foreigners who would destroy his peace. And in the course of it all we had a chance to learn "how ithers see us." That American was the loveliest thing you can imagine—we were simply convulsed at him. He walked like a tin soldier wound up, and his words were of the most prosaic abruptness. Of course, he owned a yacht and lighted his cigarettes with fifty-franc notes. That goes without saying, as the European idea of an American. Instead of offering the lady his heart and his life, he offered her his yacht and his bank account, and, as an afterthought, came back to say, "I love you," as one who had accidentally forgotten his hat. Oh, but it was droll! And thus, for our sins, we are caricatured. It is a great thing to go abroad, if only to know where the shoe pinches.

But, to speak seriously of the French theatre, it really doesn't make much difference what the *matter* is, the wit is so great that you are interested even where you do not approve. There is no haphazard about the presentation of any French play. Everything is art—first, last, and all the time. At the house of Moliere, for instance (the Comédie Française), what have we in America to offer to such perfection? Here, they change the bill every few nights, keeping an enormous repertoire, and yet giving everything the finish of a fiftieth performance. Such art is there here in the turn of a fan or the carrying of a train! Nothing is too small to be considered from the standpoint of effect. When I saw the greatest German actress play Cordelia in New York I was asking myself for five minutes, "Why should Cordelia have dirty hands?" before her acting made me forget to notice. But on the French stage such a thing is impossible. *Finesse* is one of the stage directions. And yet, here is a strange thing: I have never seen, here or in America, a great French tragedian or tragedienne who did not have Jewish blood. Perhaps there are many. I have not seen them. It seems to me the pure French blood is essentially *gai*. Such peerless comedians as are found in France would seem inconsistent with a real tragic tendency. Plenty of emotion, but tragedy—that is another matter. When you see "the divine Sarah" in Phèdre, it is her Jewish heritage which tells. But in such a scene as the first act of "Sappho" she is all French.

At the Comédie Française one finds usually a most cultured and conservative audience. At some of the other theatres the Latin blood is allowed to manifest itself with less restriction. At every place except the Comédie women are allowed to wear their hats, which is an intolerable nuisance.

There are in Paris so many *unique* theatres. There is one devoted to the depicting of horrors—a sort of Madame Tussaud's in action. Here you may see murders and other thrilling human situations performed so realistically that you receive all the shock of the original spectator. I have taken father's word for this, as I did not recover for three days from a visit to Madame Tussaud's, which is quite my limit of realism. However, everyone to his taste!

Then there is the Palais Royal, with its deliciously funny farces, and Antoine's, where one is always sure of finding an artistic treat, and the innumerable list of boulevard theatres, where laughter reigns.

Altogether, the theatres of Paris are like its museums, incomparable. Novelty and art are always taken into account. We see, from season to season, many great French actors in America, but you must see them at home to judge of their versatility, their intelligence, and their charm.

Always
Your Peggy.

Messrs. John Knight, Ltd., have recently introduced a new shaving soap, called "Shavallo," which it is claimed lathers freely and does not dry on the skin—thus avoiding a great discomfort on a cold morning. It is put up in neat flexible tubes, thereby enabling the user to easily hold the stick in position.

RACING NOTES.

BY W. LOTINGA.

("Larry Lynx" of "The People.")

Give and Take.

"Claimed friendly" plays a big hand in selling races at jumping.

Epsom's "Crack."

John Nightingal, the steeplechase jockey, is very "hot" at golf.

The Price Kills.

We have to back as many winners as losers now to hold our own.

An "Easy" Course.

Lingfield is considered, by many, the best country for qualifying and schooling young 'chasers over.

Could Run.

Taffy Matthews, the steeplechase jockey, was a flying sprinter in boys' races in his youth.

A Nuisance to Owners.

How much every gallop which even moderate jumpers have at Newmarket is exaggerated and reported!

Holds a Bat or a Whip.

Rolloson, the steeplechase jockey, is a good little cricketer, and played regularly for Lambourn last season.

Pretty Dick's Owner.

One of the ring's doughtiest opponents just now is Lord Sefton, who often shakes them when having a "monkey" on.

Risks to be Run.

Although some races just now may only be 50 sov. plates, yet anything to win them has "to get round."

No Aid to Experience.

It is not true that Fitton and one or two of our veteran steeplechase jockeys are entitled to the 5lb. over age allowance.

Obstacles Proper Then.

The Windsor executive remove all their fences except that before the water jump during flat racing to prevent any obstruction of the view.

It is Bob Fowler's Kindnesses they Like.

When steeplechase jockeys fall and meet with injury, their one hope is that the venue might be Lingfield—where they are so well looked after.

Newcomer's Luck.

The novice's luck, as usual, prevailed, for Mr. Bendon, who, as a recruit to the turf, had what is always the extreme satisfaction of seeing his very startling purple and silver stars carried twice to the front, firstly upon his over-night purchase, Knight of the Garter, and again upon Rayon, who simply ran away with the 250 sov. February Maiden Plate. It is remarkable mayhap to notice that Rayou has not won a race since he scored here last August Bank Holiday, on the flat truly and in a different sphere of sport, a proof of the horses-for-courses theory.

Only of "Nominal" Value.

Owners are complaining that although many stakes are nominally of the value of 100 sovs., there is 20 sovs. for second and 10 sovs for the third, which really makes it only 70 sovs. net. And yet from this the jockey's fee—well earned—has to be deducted (and it is doubled in consequence of it being of the "advertised" value of three figures), so that practically many "£100 stakes" at certain meetings cut down to just £67, deducting the winning owner's £3 entry. The horse is penalised, however, as though it had won the full major stake.

Zampa.

Zampa was undoubtedly a real good four-year-old when he first came to this game. Since then he has, like most of the gee-gees who are jumped, suffered from "legs," and an obvious dislike to jumping a country. In consequence, after the inimitable Jack Coleman of Epsom had patched him up, the horse was sold in December at Windsor for £10, since when he has gained Mr. Vic Tabor two complete all-round victories, and on Saturday the "Ten-quidder" proved capable of picking up the £100 Walton Handicap at Hurst Park, being subsequently sold to the very cute Frank Hartigan at fifteen times what he cost Tabor.

An Unfortunate Reputation.

Some horses, like men, are born to be lucky, many to be unfortunate, and a few to be continuously over-rated, which is mayhap to their owners the biggest misfortune of all. If one possess a bad horse, and knows it, it costs him ltitle, but to continue trying to win a race with animals of which handicappers have an inflated opinion is disappointing, heart breaking, and the acme of malfortune. In such category undoubtedly comes the mean little aged mare Poetry, who has not won a race for some fifteen months, and then it was a very moderate stake with three or four runners, one of which at least was not seriously fancied on that occasion. She has run repeatedly, almost weekly, is ridden clean out every time, and thereby suffers in the weight compilers' eyes to the extent of quite 21lb. beyond her ability. As she belongs to such a fine sportsman and absolutely non-betting owner, Mr. J. C. Alan-Jeffreys, the unfortunate fact does not matter financially, but it is cruelly exasperating. After her very poor display behind Knight of the Garter at Hurst Park, to confirm all his contentions the owner is probably justified in his intention to ask the handicapper at Lingfield why she had been given top weight and asked to concede all manners of poundage to horses who collectively are her superiors.

Extraneous Influences.

Why we bet and how heavily we bet is, as a rule, governed by the most trivial matters, usually outside our own control, or influenced by the merest coincidence. After a temporary rest, say during a frost, racegoers on both sides return to the game timidly and modestly, while invariably it is the same at the beginning of a week's transactions. If a certain horse concerning which we had certain information were to run on a Monday or Tuesday, one might have, taking it nominally, say £5 on. Upon the same horse in exactly like circumstances, but on the Saturday we should probably have £50. What we have done in results in previous speculation is the main guiding influence, but when thoroughly warmed to the work, backer or bookmaker becomes either exultant or callous, and the luck of the whole thing is when we bet and whether it is the right or the wrong time.

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Uninterested as Spectators.

Just as steeplechase jockeys (although mayhap themselves recruits from the flat) care little, as a rule, for Jockey Club racing, so do the horsemen of flat race rule rarely pay interest to steeplechasing. Just now and again one of the Cannons or Newmarket light-weight comes to a metropolitan meeting, probably to see a home-trained jumper run. In such case, the fact is pretty generally well-paragraphed. The most consistent attendant during the winter of all the leading flat race jockeys is Bernard Dillon, whose brother J. Dillon, is one of the best men at the winter sport and whose changing over and feats he may before long emulate. On Saturday, at Hurst Park, Galvanis, the Derby jockey, was again present, but he came the wrong day, as his brother did not win, while the previous afternoon he had gained the big steeplechase. Other visitors to Hurst Park were the two middle-weights, T. L. Miller and F. Slade, who are now among the cracks riding in Belgium. Last season both experienced a very successful time, Miller riding for M. Ribaucourt and Slade, who served his time with Charlie Wood, for Count Prelle de Nieppe. Another who made what was probably his first winter appearance was the Hon. Geo. Lambton, the Newmarket trainer, who, however, was interested in the running of Rayon, seeing that he had interested in the running of Rayou, seeing that he had hitherto trained the mare for Lord Derby, and doubtless inaugurated the sale to Mr. A. Bendon.

Clever Irish Jockeys.

The hero of last week's racing was the universally popular Dick Morgan, one of the five brothers who all began as successful light-weights on the flat in Ireland, and have since come over to jumping on this side. There is so much competition nowadays that even a fine horseman like Morgan can get very little patronage, but he is somewhat lucky in riding pretty regularly anyhow for two good stables, Woodland's at Epsom and Capt. Dewhurst's at Newmarket. The former gives him plenty of rides on moderate horses, the latter an occasional mount on a useful one such as Rayon, Nulli Secundus, and others of the few cracks which Newmarket at times condescends to train. That Morgan can ride a beautifully paced steady race was especially shown when he won upon Canary I. in the three miles steeplechase, for in the first round he was entirely out of the race, lying a long way off and sitting very forward on his horse's neck. Close home he came and won his race apparently easily, but again Canary was fading out, and finally only just won in the last stride by a head. Last season was an abnormally unlucky one for Morgan, as with better retainers than he had ever previously possessed he broke his leg at Sandown's first jumping meeting, and was practically *hors de combat* the entire season. This means that a jockey may well get general sympathy but no practical kudos, and, in fact, while he cannot get his boots on, others take his place—and his retainers—and he is very rapidly forgotten by owners, trainers, and the public.

Absentees.

There are a thousand and one reasons why horses do not fulfil engagements even after arrival. Only those thoroughly conversant wtih racing and the inner workings of the game can imagine what really does happen to prevent a horse seeing the post. But I have no sympathy with those who, from commercial reasons or nominal funk of a certain opponent, or professed bad going, stand down deliberately and over carefully. For instance, last week-end at Hurst Park no end of horses were on the spot, but did not run. Such a defaulting policy may be excusable say in the case of a really good class horse, like Roseate Dawn, with whom no risks should be run on the score of treacherous going, or a Grand National candidate like Ascetic's Silver, who does not want to be pulled about in his Liverpool preparation. Yet many moderate horses were there, had obvious chances, and yet stood down professedly on the score of the going being a little hard on the first day and soft and treacherous the next. Yet in most cases all these horses actually did work on the course after racing, and in some instances had a similar gallop each day. What is the difference, doing work, even on the flat, for nothing or going round in a small field of horses for the money?

Prophetic.

Shanloth will win one of his Windsor engagements, and Romany Rye is good for his Lingfield race. At the postponed Doncaster Hunt fixture, Mr. C. T. Pulley's horses, Lennox Love, Ware, and Canter Home are all worth backing.

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Mr. Gant, of 25, Conduit Street, London, W., issues a waistcoat-pocket book for 1907, which for beauty and neatness we do not remember to have seen equalled. The binding is in red leather; there is a patent fastener, among the most adroit of its kind; the leaves are gilt-edged, and a natty little pencil is cunningly lodged within the book. A calendar—episcopal, financial, and astronomical—and business register is packed into a small compass, useful things to know alone finding a place in it. There are pages for social records, and a complete diary for the year. A handsomer little diary could hardly be desired, sent free to all clients! Mr. Gant's business is perhaps the largest Turf accountancy concern in the world, and his premises are situated in the very heart of the West End of London—namely, 25, Conduit Street, W. He has been established for many years, and is himself a well-known member of Tattersall's Subscription Rooms, which is a testimonial that requires no further remarks. Mr. Gant was the originator of the no-limit system—that is to say, he was the first Turf accountant to pay his clients the full odds betted against a horse. Write for a copy of the Diary.

JOHN BULL OVER-SEAS.

MY DEAR READERS,—*As you are aware, I am the fortunate owner of oversea possessions, where members of my vast family live and move and have their being in much the same way as you do at home.*

The opinions, the hopes, the aspirations, the sympathies of these children are, however, but imperfectly known here, and I propose to give them a wider publicity than they have ever yet enjoyed.

To effect this object, I have acquired a high-class monthly magazine, appropriately named OVER-SEAS, and which will, in future, be known as ***JOHN BULL OVER-SEAS.***

JOHN BULL OVER-SEAS *will be published monthly, and the First Number of the New Series will be issued on the* ***15th*** *of* ***February*** *at the reduced price of* ***3d.*** *It will be fully illustrated, printed on art paper, and in get-up and literary value will be equal to the very best magazines.*

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(Miss) M. F. BUSH.

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